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REPORT

OF THE

LOAN COMPANIES AND BUILDING SOCIETIES

OF THE

DOMINION OF CANADA

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FOR THE YEAR 1898

WITH COMPARATIVE TABLES OF THE CHIEF ITEMS FOR YEARS FROM 1867 TO 1898 INCLUSIVE

PREPARED BY ORDER OF THE DEPUTY MINISTER OF FINANCE

BY

N. S. GARLAND, F.S.S, F.S.A.,
Clerk of Financial Statistics

OTTAWA
GOVERNMENT PRINTING BUREAU
1899

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J. Mortimer Courtney, Esq.,
Deputy Minister of Finance.

Sir,—I have the honour to submit to you the 33rd annual report of Loan Companies and Building Societies in Canada for 1898, which contains returns for that year of the principal associations throughout the Dominion.

I may again draw attention to the lateness of the date upon which the report has been issued. In order to be of interest and benefit to those for whom it is prepared, it should be ready for distribution not later than the 30th June each year.

The tables bringing forward the totals of the chief items since confederation have been completed for 1898; the totals by provinces for that year are also given, as well as the usual recapitulatory statement arranged to correspond with the form of return to the department.

Returns were received from 95 Loan Companies and Building Societies, being the same number as last year. These are represented by provinces as follows, viz. :—

Ontario	83
Quebec	8
Nova Scotia	3
Manitoba	1

The Farmers Loan and Savings Company is reported insolvent and in liquidation. See letter page 193.

Following are the names of companies in operation but have not sent returns :—

Barrie—Simcoe Loan and Savings Company.
Peterboro—Midland and Western Counties Loan and Savings Company.
Montreal—Western Loan and Trust Company.
Forest—East Lambton Farmers Loan and Savings Company.
Toronto—Globe Savings and Loan Company.
Provincial Trust Company of Ontario.
Sons of England Building, Loan and Savings Association.
Standard Loan Company.
Trusts and Guarantee Company, Limited.
Trusts Corporation of Ontario.
Walkerville—Walkerville Land and Building Company, Limited.

I have, as formerly, examined into the borrowing powers granted to the several companies working under Statutes passed by the Dominion Parliament.

I continue to use every means at my disposal to ascertain the names of companies which do not report to the department, and to urge upon such companies the advantages gained by sending their annual statement for publication.

I have the honour to be, sir,
Your obedient servant,

N. S. GARLAND.

FINANCE DEPARTMENT,
OTTAWA, 28th August, 1899.

COMPARATIVE STATEMENTS

Comparative Statement of the chief items of Loan Companies and Building

LIABIL

Year.	No. of Companies from which Returns were received.	Capital Stock. Capital Subscribed.	Capital Stock. Capital Paid up.	Reserve Fund.	Contingent Fund and Un-appropriated Profits.	Liabilities to Stockholders.	Deposits.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867..	19	Previous to 1874 the number of shares only were given.	2,110,403 96	.....	.....	.....	577,299 10
1868..	17		2,521,804 06	.....	.....	.....	673,789 09
1869..	16		2,891,010 90	.....	.....	.....	959,050 88
1870..	20		3,328,869 69	.....	.....	.....	1,485,014 12
1871..	21		4,877,070 43	.....	.....	.....	2,399,135 94
1872..	22		5,211,519 76	.....	.....	.....	2,590,778 03
1873..	23		6,376,231 58	.....	.....	.....	2,869,381 51
1874..	33	16,607,700 00	8,042,157 70	1,336,462 45	160,542 20	11,074,816 08	4,614,812 82
1875..	40	19,343,100 00	10,088,998 96	1,578,909 66	363,771 10	13,919,772 01	5,020,706 71
1876 .	41	19,223,799 00	11,695,772 50	2,091,258 38	155,905 80	15,640,201 54	6,126,377 50
1877..	47	25,516,909 00	13,858,634 47	2,452,715 00	400,465 53	18,716,824 26	7,102,186 35
1878..	58	28,654,601 75	17,287,538 58	2,803,580 57	533,684 77	22,764,582 84	8,269,295 16
1879..	62	29,459,272 50	17,474,656 84	2,917,874 72	589,767 52	22,966,738 54	9,426,148 47
1880..	83	56,035,164 81	24,495,975 26	4,617,832 83	644,754 47	31,942,406 47	11,713,633 37
1881..	80	50,000,075 39	25,445,639 82	5,128,413 13	583,421 71	33,540,087 63	13,460,268 46
1882..	91	65,646,518 75	28,498,742 53	5,983,702 14	781,648 03	37,298,936 10	14,241,782 69
1883..	85	72,008,683 16	30,899,446 36	6,417,479 77	593,928 50	39,654,443 72	13,954,460 66
1884..	84	71,505,382 40	30,751,251 30	6,812,006 59	617,529 69	39,999,246 43	13,876,515 72
1885..	81	67,304,279 59	31,345,620 66	7,199,456 95	570,332 13	40,772,175 93	15,435,084 51
1886..	77	73,748,967 11	31,874,858 61	7,738,027 02	669,064 50	41,699,072 01	16,226,581 12
1887..	74	75,768,750 46	32,125,009 54	7,747,676 36	1,075,529 90	42,850,622 91	18,251,422 87
1888..	78	81,816,292 27	32,410,358 89	8,420,735 04	858,951 95	43,760,225 58	17,307,033 54
1889..	77	83,717,873 32	34,052,455 95	9,173,955 99	1,035,449 35	45,310,846 31	17,757,376 51
1890..	76	85,137,492 32	34,659,311 80	9,801,173 95	1,141,813 79	46,646,785 10	17,893,567 03
1891..	71	85,204,543 98	34,658,749 06	10,190,670 00	1,072,068 61	46,954,778 53	18,482,958 54
1892..	70	86,091,928 98	35,097,101 41	10,658,575 50	1,086,419 67	47,873,399 64	19,392,165 45
1893..	82	93,766,651 31	35,445,252 26	10,930,856 11	1,173,155 15	50,047,892 48	18,531,573 06
1894..	94	91,893,310 65	39,131,766 09	11,433,492 78	995,684 52	53,017,169 62	20,782,944 28
1895..	94	96,178,053 65	40,504,504 36	11,131,306 58	1,308,997 56	54,165,265 28	19,945,943 60
1896..	94	102,795,500 75	42,038,794 22	11,242,178 22	1,524,812 71	55,956,088 58	19,404,878 58
1897..	95	105,961,778 99	43,229,920 02	10,760,703 87	1,363,713 51	56,630,414 19	19,667,112 43
1898..	95	106,321,653 32	44,615,756 44	10,317,454 74	1,494,828 40	57,575,706 08	18,986,154 38

Societies in the Dominion of Canada, each year from 1867 to 1898, inclusive.

ITIES.

Debentures payable in Canada.	Debentures payable in Great Britain or elsewhere.	Debenture Stock.	Owing to Banks.	Other Liabilities.	Liabilities to the Public.	Total Liabilities.	Year.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
.....	.....	.....	.....	.....	.....	3,233,985 37	1867
.....	.....	.....	.....	.....	.....	3,608,327 20	1868
.....	.....	.....	.....	.....	.....	4,388,743 98	1869
.....	.....	.....	.....	.....	.....	5,517,966 15	1870
.....	.....	.....	.....	.....	.....	8,392,957 88	1871
.....	.....	.....	.....	.....	.....	9,225,437 94	1872
.....	.....	.....	.....	.....	.....	10,954,482 16	1873
.....	19,992 78	.....	311,753 66	60,679 71	5,154,591 89	16,229,407 97	1874
.....	772,084 05	.....	107,163 16	82,302 04	6,131,905 09	20,051,677 10	1875
173,702 94	2,140,717 88	.....	153,512 71	59,912 99	8,856,805 85	24,497,007 39	1876
177,317 94	3,745,587 17	.....	342,327 56	171,562 41	11,736,430 81	30,453,255 07	1877
387,603 11	5,285,888 54	.....	404,083 17	222,089 49	14,844,569 16	37,609,152 00	1878
187,003 33	6,206,855 82	.....	67,637 69	169,818 83	16,357,677 13	39,324,415 67	1879
244,659 60	22,968,108 74	.....	313,048 40	991,707 71	36,575,062 04	68,517,468 51	1880
1,240,406 14	21,913,828 60	.....	576,142 37	869,029 74	38,424,929 41	71,965,017 04	1881
2,968,880 20	23,701,480 88	.....	507,842 92	1,006,721 82	42,784,574 40	80,083,510 50	1882
3,827,566 43	25,792,904 30	.....	124,282 63	710,982 35	44,862,773 76	84,517,217 48	1883
3,909,482 55	28,358,884 57	.....	165,198 21	1,026,412 44	47,820,191 27	87,819,437 70	1884
4,341,703 43	30,456,335 29	.....	367,155 16	1,094,286 86	52,167,158 79	92,939,334 72	1885
6,544,535 15	32,361,307 57	.....	198,255 71	651,548 51	56,676,145 98	98,375,217 99	1886
6,898,047 98	32,062,266 40	.....	188,812 25	604,155 47	58,734,196 30	101,584,819 21	1887
7,214,785 81	36,582,670 14	1,242,899 84	135,541 25	1,004,447 73	64,118,750 82	107,878,976 40	1888
8,155,940 18	40,388,281 63	1,325,173 85	321,392 12	1,032,063 93	69,685,662 78	114,996,509 09	1889
8,300,694 40	45,123,546 31	1,572,215 54	297,130 03	1,124,173 95	75,082,801 50	121,729,586 60	1890
8,550,053 92	46,348,039 92	1,598,132 53	73,535 38	1,161,056 91	76,960,925 84	123,915,704 37	1891
9,153,190 55	48,684,039 95	2,214,586 25	115,049 61	848,280 37	81,162,796 48	129,036,196 12	1892
10,028,102 19	49,408,398 36	2,613,395 11	162,764 51	805,748 88	82,362,544 16	132,410,436 64	1893
10,388,146 95	47,153,562 80	2,939,452 04	643,697 56	5,808,242 29	88,506,061 60	141,523,231 22	1894
11,272,570 77	45,854,391 79	3,739,478 50	200,436 87	5,935,111 04	87,719,225 13	141,834,490 41	1895
11,769,285 07	44,736,097 92	4,023,375 50	327,572 57	6,277,154 47	87,340,195 56	143,296,284 14	1896
11,869,512 33	41,355,134 98	4,006,697 43	430,166 42	7,199,823 72	85,296,462 85	141,926,877 04	1897
12,667,914 10	40,373,067 89	4,024,061 70	237,325 96	10,266,084 63	87,294,542 21	144,870,248 29	1898

COMPARATIVE STATEMENT of the chief items of Loan Companies and Building

ASS

Year.	No. of Companies from which Returns were received.	Current Loans secured on Real Estate.	Current Loans secured on Dominion and Provincial Securities.	Loans secured on Municipal Securities.	Loan Companies' Debentures.	Loans to Shareholders on their Stock.	Total Loans.	Property owned, Dominion & Provincial Securities, present Cash Value.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	2,831,073 86	.....	.....	.....	.....	.....	.....
1868	17	3,067,680 39	.....	.....	.....	.....	.....	.....
1869	16	3,846,923 95	.....	.....	.....	.....	.....	.....
1870	20	5,138,611 21	.....	.....	.....	.....	.....	.....
1871	21	7,559,723 30	.....	.....	.....	.....	.....	.....
1872	22	8,509,416 84	.....	.....	.....	.....	.....	.....
1873	23	9,838,282 36	.....	.....	.....	.....	.....	.....
1874	33	15,041,858 04	.....	28,134 26	.....	311,346 76	15,469,823 12	.....
1875	40	18,360,715 04	.....	27,983 04	.....	438,816 04	18,890,809 59	.....
1876	41	22,827,324 74	.....	106,608 10	.....	233,259 97	23,258,680 30	.....
1877	47	28,282,712 26	.....	55,381 27	.....	495,435 12	28,993,842 63	.....
1878	58	33,998,174 56	.....	60,361 07	.....	496,729 98	34,703,748 23	.....
1879	62	34,781,493 76	.....	61,020 43	.....	587,277 98	35,675,687 52	.....
1880	83	56,612,200 46	.....	207,698 67	.....	768,976 12	58.493,037 08	367,257 99
1881	80	61,948,053 41	.....	106,436 77	.....	1,004,839 05	64,498,542 38	316,838 47
1882	91	68,025,897 21	.....	139,734 55	.....	1,797,387 85	72,021,310 68	298,387 50
1883	85	69,922,344 18	.....	116,878 57	.....	1,459,261 05	74,126,165 71	473,387 50
1884	84	74,115,136 05	.....	141,969 27	.....	1,414,018 18	77,267,357 69	310,185 10
1885	81	78,775,243 56	.....	184,609 07	.....	1,260,704 10	82,084,049 23	512,373 54
1886	77	84,573,384 65	.....	239,639 54	.....	1,005,358 16	88,094,260 14	534,924 32
1887	74	86,901,363 89	.....	202,402 64	.....	1,131,247 68	90,611,278 32	430,522 46
1888	78	93,468,943 03	191 66	142,474 72	42,141 32	966,898 79	96,878,812 17	462,449 74
1889	77	98,726,041 18	191 66	204,132 75	17,202 42	813,964 34	102,091,907 50	446,562 22
1890	76	105,535,648 71	195 00	227,019 13	44,315 63	810,949 46	108,825,810 97	428,654 86
1891	71	106,404,855 82	.....	138,843 61	27,821 78	743,357 05	110,082,218 57	419,673 27
1892	70	109,807,355 63	12,000 00	520,825 67	7,411 68	754,534 39	113,659,640 60	561,729 45
1893	82	110,916,559 81	.....	518,136 10	17,174 49	754,149 39	115,346,786 25	626,292 70
1894	94	116,810,577 93	.....	63,101 92	211,093 07	805,076 60	121,692,978 91	704,778 22
1895	94	115,901,568 18	34,454 83	153,676 72	31,617 10	823,181 09	120,351,687 60	723,433 56
1896	94	115,734,851 81	40,052 45	66,958 57	383,191 01	905,407 08	119,536,756 74	534,187 47
1897	95	111,548,225 05	14,000 00	20,722 17	26,215 27	995,129 13	114,672,408 30	1,333,541 16
1898	95	111,293,688 60	27,800 00	44,068 23	34,678 64	956,528 30	116,143,533 16	1,216,960 42

Societies in the Dominion of Canada, each year from 1867 to 1898, inclusive.

ETS.

Property owned, Municipal Securities, present Cash Value.	Property owned, Loan Companies' Debentures.	Cash on hand and in Banks.	Real Estate.		Total Property Owned.	Total Assets.	Year.
			Property owned, consisting of Real Estate.	Loans secured on Real Estate held for sale.			
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
21,192 22	.....	180,703 46	.....	.....	.....	3,233,985 37	1867
64,420 72	.....	237,984 70	.....	.....	.....	3,608,327 20	1868
30,510 79	.....	228,061 00	8,694 99	.....	.....	4,338,743 98	1869
29,725 00	.....	184,763 82	.....	.....	.....	5,517,966 15	1870
124,042 53	.....	353,632 50	81,000 77	.....	.....	8,392,463 73	1871
100,573 75	.....	134,412 99	82,093 03	.....	.....	9,225,427 94	1872
81,977 81	.....	193,277 13	332,362 86	.....	.....	10,954,482 16	1873
116,187 00	.....	344,753 60	124,260 58	.....	759,634 85	16,229,407 97	1874
131,543 84	.....	645,605 88	162,267 83	.....	1,160,470 68	20,051,280 27	1875
82,526 14	.....	648,933 36	338,011 51	.....	1,238,326 89	24,497,007 39	1876
34,003 68	.....	538,738 28	723,505 80	.....	1,486,828 59	30,480,671 22	1877
50,222 70	.....	831,780 49	1,081,451 11	.....	2,190,160 76	36,893,908 99	1878
143,465 97	.....	1,748,211 73	1,685,881 23	.....	3,708,531 95	39,384,219 47	1879
1,256,115 56	.....	4,526,077 53	4,352,439 63	.....	11,495,598 18	69,988,635 26	1880
1,643,435 82	.....	2,380,977 06	3,636,295 93	.....	9,408,095 72	73,906,638 10	1881
1,430,411 37	.....	2,055,372 43	4,722,328 65	.....	9,642,390 80	81,663,701 48	1882
1,588,042 47	.....	2,465,987 72	4,565,923 36	.....	19,469,084 73	84,595,250 44	1883
1,716,171 71	.....	2,608,224 04	4,424,198 88	.....	10,339,323 09	87,606,680 78	1884
1,526,381 01	.....	2,561,277 09	4,331,146 12	.....	10,094,126 02	92,178,175 25	1885
2,010,091 22	.....	2,358,906 42	3,919,125 19	.....	9,922,732 05	98,016,992 19	1886
2,102,179 84	.....	2,595,437 13	4,440.040 73	.....	10,618,031 92	101,229,310 24	1887
2,065,295 08	104,396 75	2,616,886 30	.....	2,373,847 60	12,551,346 10	109,430,158 27	1888
1,807,808 46	129,348 75	2,308,990 03	.....	4,357,865 15	14,284,911 08	116,376,818 58	1889
1,710,002 04	210,145 66	3,791,006 36	.....	2,726,507 05	14,060,704 88	122,886,515 85	1890
1,644,596 43	159,049 67	4,044,638 36	.....	2,204,132 75	14,958,927 73	125,041,146 30	1891
1,806,025 27	243,962 54	3,577,255 56	.....	2,274,917 17	16,466,759 56	130,126,400 16	1892
1,908,249 79	236,011 75	2,729,756 14	.....	3,298,424 15	17,903,499 11	133,250,285 36	1893
2,500,864 91	211,461 49	3,978,406 18	.....	3,692,531 03	20,620,370 34	142,313,349 25	1894
2,200,451 86	674,213 65	3,960,537 30	.....	4,416,078 17	22,429,680 93	142,781,368 53	1895
1,978,929 72	758,022 71	3,650,718 78	.....	4,647,971 73	24,350,619 82	143,887,376 56	1896
1,749,292 43	1,100,218 40	4,849,301 68	.....	5,261,527 85	27,856,393 69	142,528,801 99	1897
3,219,904 21	634,593 53	4,549,368 87	.....	4,751,942 32	29,235,387 03	145,378,910 19	1898

COMPARATIVE STATEMENT of the chief items of Loan Companies and Building Societies in the Dominion of Canada each year from 1874 to 1898, inclusive.

MISCELLANEOUS STATEMENTS.

Year.	No. of Companies from which Returns were received.	Amount of Dividends declared during the Year.	Amount loaned during the Year.	Amount of Principal and Interest received from Borrowers during the Year.	Amount received from Depositors during the Year.	Amount repaid to Depositors during the Year.	Amount borrowed for purpose of Investment.	Debentures issued during the Year.	Debentures repaid during the Year.	Debentures maturing within one Year.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	...	...	...	...	...	...	...	...	...
1868	17	...	...	...	...	...	...	...	...	...
1869	16	...	...	...	...	...	...	...	...	...
1870	20	No item given in Miscellaneous Statements prior to 1874 can be placed under the headings in this Table.								
1871	21	...	...	...	...	...	...	...	...	...
1872	22	...	...	...	...	...	...	...	...	...
1873	23	...	...	...	...	...	...	...	...	...
1874	33	736,558 28	6,468,371 03	4,082,461 54	6,666,423 51	5,642,209 38	...	19,992 78	1,910 00	2,000 00
1875	40	946,389 03	6,587,428 86	4,868,221 28	6,944,260 39	6,632,725 04	...	745,031 50	9,513 60	...
1876	41	1,088,920 33	9,502,697 52	6,570,836 91	8,906,210 57	7,648,619 28	...	1,326,338 41	39,089 05	5,353 34
1877	47	1,188,158 41	10,839,367 76	7,457,506 01	9,632,517 25	7,679,556 12	...	1,559,075 94	2,920 00	159,870 00
1878	58	1,368,785 33	10,688,365 84	8,644,297 10	10,662,494 10	9,539,618 91	...	1,483,333 83	158,993 99	473,292 66
1879	62	1,458,965 89	8,063,848 96	8,943,208 67	11,773,742 19	11,023,191 04	3,092,778 99	1,520,788 02	265,061 18	1,039,884 43
1880	83	1,827,851 73	13,961,748 39	13,543,025 74	14,240,873 77	12,598,927 80	30,944,914 35	3,638,230 01	1,812,636 81	3,667,717 72
1881	80	2,120,328 21	19,419,566 16	15,950,237 98	18,309,344 13	17,055,786 63	33,017,449 90	3,682,573 28	3,178,823 34	3,543,230 01
1882	91	2,083 869 06	18,906,723 57	18,174,656 56	23,169,305 93	22,497,190 67	31,558,812 83	6,473,049 63	4,619,692 19	5,759,643 58
1883	85	2,088,233 38	15,621,741 94	16,796,644 50	19,569,641 80	19,881,731 75	35,101,372 92	6,926,859 96	4,142,509 35	5,957,658 98
1884	84	2,207,738 97	14,933,361 80	16,049,228 72	18,900,020 35	18,087,726 70	39,540,325 88	7,762,048 85	5,108,369 79	6,761,104 00
1885	81	2,258,165 15	16,481,958 85	16,715,390 12	18,999,715 30	17,808,790 37	42,592,328 39	7,487,145 61	4,836,469 55	5,488,641 29
1886	77	3,211,501 99	18,633,270 97	19,508,683 85	21,681,210 20	20,945,517 13	46,831,258 09	8,722,193 05	4,404,982 42	6,287,725 21
1887	74	2,187,982 82	19,098,062 26	20,846,703 37	26,495,001 61	26,261,097 63	49,998,201 24	6,521,418 00	4,802,639 46	6,825,536 92
1888	78	2,257,086 22	19,530,656 51	20,435,489 18	24,152,423 87	25,279,268 38	52,208,577 82	8,801,903 12	5,635,443 59	9,485,261 28
1889	77	3,448,864 75	24,339,825 51	22,172,271 86	25,869,009 96	25,546,546 46	55,467,625 43	11,225,050 75	6,897,570 00	9,583,018 04
1890	76	2,601,300 21	21,039,086 99	20,739,028 11	24,503,508 56	24,612,203 52	61,290,427 55	12,379,612 80	7,154,059 17	7,991,918 15
1891	71	2,452,670 43	20,017,935 66	22,584,812 28	24,764,225 95	23,987,127 40	60,958,386 70	9,667,019 19	6,908,730 17	8,620,843 43
1892	70	2,516,665 36	23,762,737 89	24,993,259 66	24,790,742 43	23,721,274 68	68,179,144 36	10,534,061 38	6,663,294 78	10,067,759 74
1893	82	2,511,477 92	20,865,871 60	26,312,063 31	23,437,786 30	24,963,830 42	65,463,335 28	9,712,757 55	8,253,047 46	11,982,951 01
1894	94	2,547,339 86	18,409,903 68	23,741,991 07	22,893,145 36	23,057,303 76	66,394,011 97	10,732,065 33	10,733,175 15	11,932,457 96
1895	94	2,454,719 75	18,706,133 05	24,150,459 88	22,194,540 99	22,978,357 39	65,374,289 96	10,377,539 69	10,376,838 42	10,766,744 80
1896	94	2,559,292 09	29,267,966 69	23,760,705 50	21,543,719 80	21,898,570 81	64,331,810 28	8,379,580 75	9,226,017 44	12,699,984 07
1897	95	2,221,069 40	18,687,555 65	24,488,975 45	24,728,098 68	19,279 879 56	61,208,865 71	9,179,193 08	10,606,777 64	10,767,443 83
1898	95	2,290,321 25	22,012,678 86	24,306,834 06	23,093,980 45	22,782,802 30	60,427,425 68	8,610,260 64	10,350,914 59	11,569,863 96

Year.	Number of Companies from which Returns were received.	Amount of Interest paid and accrued during the Year.	Value of Real Estate under Mortgage.	Amount of Principal and Interest overdue and in default on Mortgages.	Amount of Mortgages payable by Instalments.	Amount invested and secured by Mortgage Deeds.	Aggregate amount of Mortgages upon which compulsory proceedings have been taken during the Year.	Estimated value of Mortgaged Property held for sale.	Amount chargeable against said Property.	Present Cash Value of Investments on Mortgages and other Securities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1867	19	...	...	...	...	...	...	...	...	...
1868	17	...	...	...	...	...	...	...	...	...
1869	16	...	...	...	...	...	...	...	...	...
1870	20	No item given in Miscellaneous Statements prior to 1874 can be placed under the headings in this Table.								
1871	21	...	...	...	...	...	...	...	...	...
1872	22	...	...	...	...	...	...	...	...	...
1873	23	...	...	...	...	...	...	...	...	...
1874	33	300,459 16	35,357,682 22	337,740 96	13,815,142 16	...	...	...	...	...
1875	40	343,597 09	42,963,676 05	433,557 74	16,254,353 25	...	...	...	...	...
1876	41	469,939 01	51,601,012 00	679,745 94	19,384,944 63	...	...	...	...	...
1877	47	638,554 52	61,672,335 90	709,308 69	22,628,448 04	...	...	...	...	...
1878	58	879,350 59	78,317,689 21	1,306,668 00	26,226,957 77	...	...	...	...	...
1879	62	977,170 64	77,419,501 08	1,880,348 25	24,254,853 34	6,339,547 54	...	...	...	...
1880	83	2,289,717 94	116,368,289 36	4,130,557 01	25,619,653 82	48,200,675 98	2,096,956 11	3 372,520 23	2,862,853 76	64,799,433 51
1881	80	5,619,951 25	132,986,695 15	3,044,091 14	23,121,208 59	51,406,072 78	1,320,609 95	3,154,129 49	2,840,477 91	66,366,100 06
1882	91	2,378,562 11	148,030,256 58	1,991,704 76	21,052,233 89	60,926,913 05	1,592,062 59	3,078,944 52	2,723,820 29	75,559,333 91
1883	85	2,635,490 81	147,758,031 04	1,900,035 24	23,673,409 90	65,285,358 16	1,351,710 30	2,710,615 16	2,587,495 76	80,984,874 14
1884	84	2,510 420 78	163,424,068 49	2,274,177 15	22,946,189 07	70,944,401 91	1,630,108 47	2,757,962 33	2,507,819 64	80,854,253 22
1885	81	2,379,007 48	166,651,536 99	3,084,113 96	23,194,570 51	75,454,187 22	1,737,886 03	3,619,407 41	2,991,287 00	87,406 933 71
1886	77	2,589,727 50	178,625,700 39	3,683,913 73	22,956,887 54	80,371,569 51	1,392,268 35	3,798,205 52	3,108,689 96	93,203,582 67
1887	74	2,584,755 08	185,121,682 29	3,293,416 92	26,576,970 11	83,561,182 66	1,627,356 63	3,474,655 29	3,322,024 17	94,470,025 04
1888	78	2,717,022 87	183,974,726 26	2,516,875 46	27,673,915 87	86,821,651 26	1,959,441 80	3,755,038 85	3,251,416 11	98,319,385 80
1889	77	3,084,129 30	205,789,434 10	2,358,274 12	36,669,342 77	97,686,302 39	1,978,997 96	4,064,205 90	3,862,646 44	111,560,735 76
1890	76	3,184,246 48	216,769,604 12	2,055,427 96	25,322,227 67	102,572,174 67	2,062,053 14	4,494,600 60	3,929,092 36	118,382,420 94
1891	71	3,362,591 19	223,024,898 99	2,138,499 56	33,532,557 52	102,779.092 93	2,180,062 11	4,221,952 51	4,001,467 90	122,396,688 41
1992	70	3,469,438 33	261,589,229 75	2,519,452 74	33,740,997 92	108,516,738 49	2,234,791 42	4,311,842 01	3,951,004 17	128,151,577 46
1893	82	3,760,435 06	227,849,872 18	2,746,648 14	38,625,320 85	112,148,304 41	2,370,029 79	5,191,251 40	4,963,946 33	131,276,354 79
1894	94	3,679,543 98	225,045,980 49	3,244,464 21	28,282,803 11	116,815,510 26	2,968,283 41	6,229,187 47	6,264,714 65	140,395,075 22
1895	94	3,474,431 32	238,090,671 84	4,225,517 65	29,710,799 01	116,335,995 75	2,642,123 26	7,242,908 28	6,996,293 20	141,035,190 65
1896	94	3,481,918 72	225,470,045 39	3,413,627 15	31,097,873 50	116,242,318 14	2,266,380 63	7,919,412 91	8,081,055 86	142,213,491 09
1897	95	3,528,070 00	229,270,827 62	2,941,208 04	28,887,046 43	112,119,847 42	1,971,315 21	8,672,333 19	8,380,373 24	140,644,888 02
1898	95	3,581,999 10	219,979,916 79	3,066,794 20	30,671,051 82	105,152,219 52	1,751,014 21	8,710,621 35	8,388,808 77	128,234,384 85

Liabilities, by Provinces, for the Year 1898.

Provinces.	Number of Companies.	Capital Stock Subscribed.	Capital Stock fully paid up.	Amount paid on Capital Stock not fully paid up.	Accumulating Stock.	Reserve Fund.	Dividends declared and unpaid.	Profits on Accumulating Stock.	Contingent Fund and unappropriated Profits.	Liabilities Stockholders.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario.	83	97,543,104 32	22,999,380 74	14,718 618 12	3,924,184 64	9,579,165 31	730,962 49	324,011 21	1,178,766 95	52,555,089 46
Quebec	8	6,877,549 00	956,000 00	1,427,899 25	253.332 55	664,289 43	49,472 05	39,913 25	291,185 99	3,682,092 52
Nova Scotia	3	401,000 00	....	150,500 00	710,841 14	24,000 00	3,015 00	.....	11,507 34	899,863 48
Manitoba.....	1	1,500,000 00	....	375,000 00	.....	50,000 00	292 50	....	13,368 12	438,660 62
Grand Total.....	95	106,321,653 32	23,055,380 74	16,672,017 37	4,888,358 33	10,317,454 74	783,742 04	363,924 46	1,494,828 40	57,575,706 08

Provinces.	Number of Companies.	Deposits.	Debentures payable in Canada.	Debentures payable elsewhere.	Debenture Stock.	Interest on Deposits, Debentures and Debenture Stock.	Owing to Banks.	Other Liabilities.	Liabilities to the Public.	Total Liabilities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario.	83	18,360,760 30	12,075,805 53	33,273,641 24	4,024,061 70	716,612 61	214,749 10	10,101,059 98	78,766,420 46	131,321,509 92
Quebec..... ..	8	489,078 47	150,762 60	6,473,777 37	....	14,034 09	18,542,39	164,987 65	7,311,182 57	10,993,275 09
Nova Scotia	3	136,315 61	388,945 97	.....	.....	7,186 10	4,304 47	.....	536,752 15	1,436,615 63
Manitoba.....	1	... .	52,100 00	625,649 28	.....	2,400 75	....	37.00	680,187 03	1,118,847 65
Grand Total.....	95	18,986,154 38	12,667,614 10	40,373,067 89	4,024,061 70	740,233 55	237,325 96	10,266,084 63	87,294,542 21	144,870,248 29

Liabilities of the Scottish American Investment Company (Limited) not included.

Assets, by Provinces, for the Year 1898.

Provinces.	Number of Companies.	A Current Loans secured on							Otherwise secured.	Total.	B Property owned.	
		Real Estate.	Dominion and Provincial Securities.	County or City Securities.	Township Town or Village Securities.	School Section Securities.	Loan Companies Debentures.	Loans to Share-holders on their Stock.			Dominion Securities.	Provincial Securities.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	99,467,901 03	.....	2,173 95	36,447 03	4,447 25	34,678 64	864,985 34	3,717,572 63	104,128,205 87	686,731 31	530,229 11
Quebec	8	9,415,061 09	.....	1,000 00	.....	.....	.....	90,369 33	65,417 95	9,571,848 37	.....	.....
Nova Scotia	3	1,324,705 41	27,800 00	.....	.....	.....	.....	1,173 63	3,768 81	1,357,447 85	.....	.....
Manitoba	1	1,086,021 07	.....	.....	.....	.....	.....	.....	.....	1,086,021 07	.....	.....
Total	95	111,293,688 60	27,800 00	3,173 95	36,447 03	4,447 25	34,678 64	956,528 30	3,786,759 39	116,143,523 16	686,731 31	530,229 11

Provinces.	Number of Companies.	B Property owned.											Total Assets.
		County or City Securities.	Township Town or Village Securities.	School Section Securities.	Loan Companies Debentures	Office Furnit're and Fixtures.	Cash on hand.	Cash in Banks.	Office Premises.	Loans secured on Real Estate held for Sale.	Other Property.	Total Property owned.	
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	2,111,604 66	917,064 97	181,234 58	629,593 53	54,436 86	241,318 86	3,778,808 91	1,698,322 57	4,439,165 35	12,433,455 24	27,701,965 95	131,830,171 82
Quebec	8	.....	.....	.....	.....	1,608 35	6,121 15	757,752 23	53,610 42	281,209 62	321,124 95	1,421,426 72	10,993,275 09
Nova Scotia	3	.....	10,000 00	.....	5,000 00	700 00	43 52	3,105 68	8,253 55	8,680 67	43,384 36	79,167 78	1,436,615 63
Manitoba	1	.....	.....	.....	.....	212 00	25 86	9,702 05	.....	22,886 67	.....	32,826 58	1,118,847 65
Total	95	2,111,604 66	927,064 97	181,234 58	634,593 53	56,957 21	247,509 39	4,549,368 87	1,760,186 54	4,751,942 31	12,797,964 55	29,235,387 03	145,378,910 19

Miscellaneous Statements, by Provinces, for the Year 1898.

Provinces.	Number of Companies.	Dividends declared during the year.	Amount loaned during the year.	Amount received from borrowers during the year.	Amount received from Depositors during the year.	Amount repaid to Depositors during the year.	Amount borrowed for purpose of investment.	Debentures issued by the Companies during the year.
		$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	2,116,058 20	20,061,961 27	22,399,680 16	22,752,596 66	22,407,856 80	59,651,014 18	8,516,760 64
Quebec	8	165,233 05	1,516,200 37	1,664,837 88	282,521 57	291,674 09	10,000 00	.....
Nova Scotia	3	9,030 00	434,517 22	90,360 00	58,862 22	83,271 41	88,662 22	93,500 00
Manitoba	1	.....	.....	151,956 02	.....	.....	677,749 28	.....
Total	95	2,290,321 25	22,012,678 86	24,306,834 06	23,093,980 45	22,782,802 30	60,427,425 68	8,610,260 64

Provinces.	Number of Companies.	Debentures repaid by the Companies during the year.	Debentures of the Companies which will mature within one year.	Total amount of Interest paid and accrued during the year.	Expenses during the year, including Commission, Agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of Borrowers.	Estimated value of Real Estate under Mortgage.	Amount overdue and in default on Mortgages.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	9,969,747 50	11,320,606 29	3,222,720 33	1,097,276 48	197,258,661 22	2,917,843 87
Quebec	8	75,155 23	.....	322,907 70	72,567 25	18,996,714 04	141,890 33
Nova Scotia	3	60,400 00	88,400 00	12,872 71	15,547 54	2,075,000 00	7,060 00
Manitoba	1	245,611 86	160,857 67	23,498 36	10,194 90	1,649,541 53	.....
Total	95	10,350,914 59	11,569,863 96	3,581,999 10	1,195,586 17	219,979,916 79	3,066,794 20

Miscellaneous Statements, by Provinces, for the Year 1898—*Concluded.*

Provinces.	Number of Companies.	Amount of Mortgages payable by Instalments.	Amount invested and secured by Mortgage Deeds.	Number of Mortgages upon which compulsory proceedings have been taken during the past year.	Aggregate amount of Mortgages on which compulsory proceedings have been taken during the past year.	Value of Mortgaged Property held for sale.	Amount chargeable against such Property.	Present cash value of Investments on Mortgages and other Securities.
		$ cts.	$ cts.		$ cts.	$ cts.	$ cts.	$ cts.
Ontario	83	27,770,745 23	94,800,217 82	859	1,704,876 52	7,888,144 24	7,726,399 42	124,898,832 83
Quebec	8	2,391,193 24	8,359,791 40	13	28,756 63	421,277 38	261,209 62	9,625,404 48
Nova Scotia	3	.....	883,302 56	14	15,858 26	22,572 70	22,572 70	2,601,239 80
Manitoba	1	509,113 35	1,108,907 74	3	1,522 80	378,627 03	378,627 03	1,108,907 74
Total	95	30,671,051 82	105,152,219 52	889	1,751,014 21	8,710,621 35	8,388,808 77	128,234,384 85

RECAPITULATORY

STATEMENT of the Affairs of Loan Companies and Building Societies, in the Dominion of Canada, for the year 1898.

CAPITAL STOCK.

CAPITAL SUBSCRIBED..... $106,321,653.32.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	23,055,380 74	
2. Capital stock subscribed, upon which has been paid	16,672,017 37	
3. Accumulating stock	4,888,358 33	
4. Reserve fund	10,317,454 74	
5. Dividends declared and unpaid	783,742 04	
6. Profits on accumulating stock	363,924 46	
7. Contingent fund and unappropriated profits	1,494,828 40	
Liabilities to stockholders		57,575,706 08
8. Deposits	18,986,154 38	
9. Debentures payable in Canada	12,667,614 10	
10. Debentures payable elsewhere	40,373,067 89	
11. Debenture stock	4,024,061 70	
12. Interest on debentures and debenture stock	740,233 55	
13. Owing to banks	237,325 96	
14. Other liabilities (description specified) in each return	10,266,084 63	
Liabilities to the public		87,294,542 21
Total liabilities		144,870,248 29

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	111,293,688 60	
2. Dominion securities } 3. Provincial securities	27,800 00	
4. County or city securities } 5. Township, town or village securities	3,173 95 / 36,447 03	
6. School section securities	4,447 25	
7. Loan companies debentures	34,678 64	
8. Loans to shareholders on their stock	956,528 30	
9. Otherwise secured (description specified) in each return	3,786,759 39	
Total		116,143,523 16
B. Property owned—		
10. Dominion securities—present cash value	686,731 31	
11. Provincial do do	530,229 11	
12. County or city do do	2,111,604 66	
13. Township, town or village securities—present cash value	927,064 97	
14. School section securities—present cash value	181,234 58	
15. Loan companies debentures	634,593 53	
16. Office furniture and fixtures	56,957 21	
17. Cash on hand	247,509 39	
18. Cash in bank	4,549,368 87	
19. Office premises	1,760,186 54	
20. Loans secured on real estate held for sale	4,751,942 31	
21. Other property (description specified), in each return—present cash value	12,797,964 55	
Total property owned		29,235,387 03
Total assets		145,378,910 19

NOTE.—Liabilities of the Scottish American Investment Company (Limited) not included.

MISCELLANEOUS STATEMENTS.

1. Date of the establishment of the oldest company or society from which returns have been received—1844	.....
2. Amount of dividends declared during the year	2,290,321 25
3. Amount loaned during the year	22,012,678 86
4. Amount received from borrowers during the year	24,306,834 06
5. Amount received from depositors during the year	23,093,980 45
6. Amount repaid to depositors during the year	22,782,802 30
7. Amount borrowed for purpose of investment	60,427,425 68
8. Securities given for such amount—Debentures, deposit receipts, pass-books and assets of compan	.....
9. Debentures issued during the year	8,610,260 64
10. Debentures repaid during the year	10,350,914 59
11. Debentures which will mature within one year	11,569,863 96
12. Rate of interest borne by outstanding debentures	.....
13. Average rate of interest paid for money borrowed—	
Debentures	.....
Debenture stock	.....
Deposits	.....
14. Total amount of interest paid and accrued during the year	3,581,999 10
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,195,586 17
16. Estimated value of real estate under mortgage	219,979,916 79
17. Amount overdue and in default on mortgages	3,066,794 20
18. Amount of mortgages payable by instalments	30,671,051 82
19. Amount invested and secured by mortgage deeds	105,152,219 52
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 889	
21. Aggregate amount of mortgages of which compulsory proceedings have been taken during the past year	1,751,014 21
22. Value of mortgaged property held for sale	8,710,621 35
23. Amount chargeable against such property	8,388,808 77
24. Present cash value of investments on mortgages and other securities	128,234,384 85
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. do do mortgages or other securities were originally calculated to yield	.....

J. M. COURTNEY,
Deputy Minister of Finance.

N. S. GARLAND, F.S.S., F.S.A.,
Clerk of Financial Statistics.

FINANCE DEPARTMENT, OTTAWA, 29th June, 1899.

REPORT

OF THE AFFAIRS OF

LOAN COMPANIES AND BUILDING SOCIETIES

IN THE

DOMINION OF CANADA

FOR THE YEAR 1898

As furnished by them to the Department of Finance.

TEN MONTHS' REPORT.

STATEMENT of the Affairs of the Aid Savings and Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169 REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—R. S. WILLIAMS.
Vice-President—H. T. MACHELL, M.D.

CAPITAL AUTHORIZED..... $2,000,000.
CAPITAL SUBSCRIBED..... 328,700.

Manager—ARTHUR E. HILL.
Head Office—60½ Adelaide St. East, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($328,700), upon which has been paid	59,636 04	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	2,995 94	
6. Profits accrued and unappropriated	27 64	
7. Contingent fund and unappropriated profits	820 00	
Liabilities to stockholders		63,479 62
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		63,479 62

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	50,845 70	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	6,440 00	
9. Otherwise secured (description specified) viz.:—On company's stock	1,000 00	
Total		58,285 70
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	1,385 99	
19. Office premises		
20. Loans secured on real estate held for sale	2,544 11	
21. Other property (description specified), present cash value		
Interest accrued	1,263 82	
Total property owned		5,193 92
Total assets		63,479 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th Feb., 1893.	.....	16. Estimated value of real estate under mortgage	60,000 00
2. Dividend declared during the year—7 per cent and amount	2,995 94	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the 10 months	9,952 01	18. Amount of mortgages payable by instalments	15,450 00
4. Amount received from borrowers during the 10 months, principal and interest	6,836 85	19. Amount invested and secured by mortgage deeds	.....
5. Amount received from depositors during the 10 months	20,367 34	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount repaid to depositors during the 10 months on withdrawals	6,982 62	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	2,700 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	.....
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	.....
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—6¼ and 9 per cent	.....
12. Rate of interest borne by outstanding debentures— per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	.....
Debentures— per cent	.....		
Debenture stock— per cent	.....		
Deposits— per cent	.....		
14. Total amount of interest paid and accrued during the 10 months	3,102 64		
15. Expenses during the 10 months, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,093 43		

Attested by

R. S. WILLIAMS,
President.

ARTHUR E. HILL,
Manager.

Before

J. R. F. STAIR,
A Commissioner, &c.

TORONTO, 27th January, 1899.

STATEMENT of the Affairs of the Birkbeck Investment Security and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R. S. O.

CAPITAL STOCK.

President—H. P. DWIGHT
Vice-Presidents—THOMAS LONG and S. H. EWING.

CAPITAL AUTHORIZED ..... $5,000,000.
CAPITAL SUBSCRIBED ..... $2,064,100.

Manager—F. W. G. FITZGERALD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	139,500 00	
2. Capital stock subscribed ($463,300), upon which has been paid	235,394 90	
3. Accumulating stock	197,919 97	
4. Reserve fund	14,000 00	
5. Dividends declared and unpaid	10,804 55	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	9,991 17	
Liabilities to stockholders	.....	607,610 59
8. Deposits	.....	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.: Loans in course of completion $29,700 00; Contingent account 52 70	29,752 70	
Liabilities to the public	.....	29,752 70
Total liabilities	.....	637,363 29

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	538,985 23	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	3,641 00	
9. Otherwise secured (description specified), viz.:— Interest accrued $3,022 37; Insurance premiums advanced 454 53; Taxes do 1,137 50	4,614 40	
Total	.....	547,240 63
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,196 47	
17. Cash on hand	.....	
18. Cash in bank	73,994 47	
19. Office premises	.....	
20. Loans secured on real estate held for sale	14,086 41	
21. Other property (description specified), present cash value— Licenses $342 00; Agents account 503 31	845 31	
Total property owned	.....	90,122 66
Total assets	.....	637,363 29

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment incorporated May 1st, 1893; began business 1st July, 1893	
2. Dividend declared during the year per cent and amount	
3. Amount loaned during the year	151,432 25
4. Amount received from borrowers during the year	
5. Amount received from depositors during the year	
6. Amount paid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed :—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, per cent	
14. Total amount of interest paid and accrued during the year	

15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. do do mortgages or other securities originally calculated to yield	

Attested by

HARVEY P. DWIGHT,
President.

F. W. G. FITZGERALD,
Manager.

Before

W. A. H. KERR,
A Commissioner, &c.,

TORONTO, 28th February, 1899.

STATEMENT of the Affairs of the British Canadian Loan and Investment Co., (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 39 VIC., CHAP. 57, AS AMENDED BY THE ACT 40 VIC., CHAP. 96 AND 50-51 VIC., CHAP. 110.

CAPITAL STOCK.

President—A. H. CAMPBELL.
Vice-President—WILLIAM INCE.

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 2,000,000.

Manager—R. H. TOMLINSON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($2,000,000) upon which has been paid	398,481 60	
3. Accumulating stock	.....	
4. Reserve fund	120,000 00	
5. Dividends declared and unpaid	11,954 45	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	8,673 54	
Liabilities to stockholders	.....	539,109 59
8. Deposits including accrued interest	1,767 25	
9. Debentures payable in Canada	229,016 91	
10. Debentures payable elsewhere	1,219,665 10	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	9,977 59	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—		
Borrowers balances $2,850 33		
Unpaid accounts 124 29	3,646 66	
Due agents in Britain 672 04		
Liabilities to the public	.....	1,464,073 51

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,527,943 90	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	1,235 00	
9. Otherwise secured (description specified) viz.: shares in— Canada Landed and National Investment Co.; Canada Per. Loan and Savings Co.; British America Assurance Co.	1,266 61	
Total	.....	1,530,445 51
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	50,404 24	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	2,383 92	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,400 00	
17. Cash on hand	4,567 55	
18. Cash in banks	49,020 21	
19. Office premises	.....	
20. Loans secured on real estate held for sale	199,198 54	
21. Other property (description specified), present cash value	.....	
Real estate (foreclosed or deeded to Co.) $150,704 15	165,763 13	
Shares in Royal Bank of Scotland 15,058 98		

Total liabilities		2,003,183 10	Total property owned		472,737 59
			Total assets		2,003,183 10

MISCELLANEOUS STATEMENTS.

1.	Date of company or society's establishment—1st July, 1877		16.	Estimated value of real estate under mortgage	3,958,600 00
2.	Dividend declared during the year— p. c. and amount	23,908 90	17.	Amount overdue and in default of mortgages	39,657 39
3.	Amount loaned during the year	95,437 53	18.	Amount of mortgages payable by instalments	961,590 50
4.	Amount received from borrowers during the year	$123,453 64 259,433 33	19.	Amount invested and secured by mortgage deeds	1,727,142 44
		382,886 97	20.	Number of mortgages upon which compulsory proceedings have been taken during the past year 19	
5.	Amount received from depositors during the year		21.	Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	20,623 79
6.	Amount paid to depositors during the year	179 62	22.	Value of mortgaged property held for sale	205,800 00
7.	Amount borrowed for purposes of investment	1,450,449 36	23.	Amount chargeable against such property	199,198 54
8.	Securities given for such amount—Debentures		24.	Present cash value of investments on mortgages and other securities	1,948,195 34
9	Debentures issued by the company during the year	42,240 24	25	Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rate as mortgages bear	
10.	Debentures repaid by the company during the year	232,176 87	26.	Estimated average rate mortgages or other securities respectively yield—5·51 per cent	
11.	Debentures of the company which will mature within one year	359,442 22	27.	Estimated average rate current during the year—6·60 per cent	
12.	Rate of interest borne by outstanding debentures, $3\frac{3}{4}$ to $4\frac{3}{4}$ per cent		28.	Estimated average rate mortgages or other securities were originally calculated to yield—5 to 10 per cent	
13.	Average rate of interest paid for money borrowed—				
	Debentures—4 per cent				
	Debenture stock— per cent				
	Deposits—4 per cent				
14.	Total amount of interest paid and accrued during the year	64,720 50			
15.	Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	13,949 51			

Attested by

WILLIAM INCE,
Vice-President.

R. H. TOMLINSON,
Manager.

Before
J. K. MACDONALD,
J. P.

TORONTO, 28th February, 1899.

STATEMENT of the Affairs of the Building and Loan Association, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF BUILDING SOCIETY ACT.

CAPITAL STOCK.

President—LARRATT W. SMITH, Q.C., D.C.L.
Vice-President—WM. MORTIMER CLARK, Q.C., W.S,

CAPITAL AUTHORIZED.....$ 750,000.
CAPITAL SUBSCRIBED..... 750,000.

MANAGER—WALTER GILLESPIE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	750,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	7,500 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	25,320 21	
Liabilities to stockholders		882,820 21
8. Deposits, and accrued interest	89,056 83	
9. Debentures payable in Canada, and accrued interest	137,695 52	
10. Debentures payable elsewhere, and accrued interest	546,718 69	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock, included in above		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Sundry unpaid accounts	481 58	
Liabilities to the public		773,952 62
Total liabilities		1,656,772 83

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,303,358 29	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,944 00	
9. Otherwise secured (description specified), viz.:		
Total		1,307,302 29
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities present cash value		
14. School section securities present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	548 33	
18. Cash in bank	29,990 34	
19. Office premises	80,000 00	
20. Loans secured on real estate held for sale	238,610 37	
21. Other property (description specified), present cash value:		
Rents due and accrued	321 50	
Total property owned		349,470 54
Total assets		1,656,772 83

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 1st Mar., 1870	.....
2. Dividend declared during the year, 3 per cent and amount	22,500 00
3. Amount loaned during the year	47,505 32
4. Amount received from borrowers during the year	161,708 00
5. Amount received from depositors during the year	166,442 79
6. Amount repaid to depositors during the year	211,049 46
7. Amount borrowed for purposes of investment	773,471 04
8. Securities given for such amount—All the assets of the association	.....
9. Debentures issued by the company during the year	60,780 00
10. Debentures repaid by the company during the year	59,883 33
11. Debentures of the company which will mature within one year	223,216 67
12. Rate of interest borne by outstanding debentures 3½ to 4½ p. c.	.....
13. Average rate of interest paid for money borrowed – Debentures, 4·112 per cent; Debenture stock, per cent.; Deposits, 3·008 per cent. } 3·973 per cent	.....
14. Total amount of interest paid and accrued during the year	30,904 64
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	8,296 86
16. Estimated value of real estate under mortgage	2,500,000 00
17. Amount overdue and in default of mortgages	130,618 91
18. Amount of mortgages payable by instalments	4,483 10
19. Amount invested and secured by mortgage deeds	1,303,358 29
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 14	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	36,968 92
22. Value of mortgaged property held for sale	343,839 74
23. Amount chargeable against such property	343,839 74
24. Present cash value of investments on mortgages and other securities	1,656,772 83
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates the loans yield	.....
26. Estimated average rate mortgages or other securities respectively yield, 4·35 per cent	.....
27. Estimated average rate current during the year, 5¾ p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield, 5 to 9 per cent	.....

Attested by

LARRATT W. SMITH,
President.

WALTER GILLESPIE,
Manager.

Before

IRA STANDISH,
A Commissioner, &c.

TORONTO, 27th February, 1899.

STATEMENT of the Affairs of the Canada Landed and National Investment Company, Ltd., on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF "THE COMPANIES ACT".

CAPITAL STOCK.

President—JOHN L. BLAIKIE.
Vice-President—JOHN HOSKIN, Q.C., LL.D.

CAPITAL AUTHORIZED..... ... $4,000,000.
CAPITAL SUBSCRIBED..... 2,008,000.

Manager—ANDREW RUTHERFORD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,008,000), upon which has been paid	1,004,000 00	
3. Accumulating stock		
4. Reserve fund	350,000 00	
5. Dividends declared and unpaid	30,818 75	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	5,806 37	
Liabilities to stockholders		1,390,625 12
8. Deposits		
9. Debentures payable in Canada	292,283 18	
10. Debentures payable elsewhere	2,382,218 68	
11. Debenture stock		
12. Interest on debentures	14,537 18	
13. Owing to banks		
14. Other liabilities (description specified) viz. :—		
Manitoba Company debentures :—		
Balance of amount assumed by this company $349,266 99		
Reserved for interest accrued thereon 2,361 15		
Balance of debenture debt guaranteed by this company. 326,540 13		
	678,168 27	
Balances at credit of borrowers on sinking fund loans	47,362 09	
Sundry creditors	2,885 82	
		728,416 18
Liabilities to the public		3,417,455 22

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,969,730 61	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan Companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz. :—		
*The Manitoba and North-west Loan Co. $326,540 13		
Advances on account of borrowers 6,217 77		
	332,757 90	
Total		4,302,488 51
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do	26,863 60	
12. County or city do do	136,903 89	
13. Township, town or village securities—present cash value	42,237 84	
14. School section securities—present cash value	30,005 91	
15. Loan Companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	1,845 50	
18. Cash in bank	85,152 59	
19. Office premises	40,000 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified) present cash value :—		
Real estate foreclosed or deeded to the company	142,582 50	

Total liabilities		4,808,080 34	Total property owned		505,591 83
			Total assets		4,808,080 34

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1858		16. Estimated value of real estate under mortgage	10,500,000 00
2. Dividend declared during the year, 6 per cent and amount	60,240 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	624,442 56	18. Amount of mortgages payable by instalments	28,721 00
4. Amount received from borrowers during the year	605,464 01	19. Amount invested and secured by mortgage deeds	4,112,313 11
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 13	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	17,637 00
7. Amount borrowed for purposes of investment	3,023,768 85	22. Value of mortgaged property held for sale	476,190 42
8. Securities given for such amount—Debenture bonds		23. Amount chargeable against such property	476,190 42
9. Debentures issued by the company during the year	559,356 83	24. Present cash value of investments on mortgages and other securities	4,808,080 34
10. Debentures repaid by the company during the year	619,989 03	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value No securities of this nature	
11. Debentures of the company which will mature within one year	842,142 21	26. Estimated average rate mortgages or other securities respectively yield—6·36	
12. Rate of interest borne by outstanding debentures—3 and 4½ per cent		27. Estimated average rate current during the year—6·00	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures—3·88 per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year	116,233 24		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	30,826 08		

* This is secured by a first charge on all the assets of the company and the uncalled capital, amounting together to (say) $1,800,000.00.

Attested by

JOHN L. BLAIKIE,
President.

A. RUTHERFORD,
Manager.

Before

A. E. HOSKIN,
A Commissioner, &c.

TORONTO, 25th February, 1899.

STATEMENT of the Affairs of the Canada Permanent Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 9 VIC., CHAP. 90, PROVINCE OF CANADA.

CAPITAL STOCK.

President and Managing Director—J. HERBERT MASON.
Vice-President—W. G. GOODERHAM.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 5,000,000.

Secretary—GEORGE HENRY SMITH.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	2,000,000 00	
2. Capital stock subscribed ($3,000,000), upon which has been paid	600,000 00	
3. Accumulating stock		
4. Reserve fund	1,200,000 00	
5. Dividends declared and unpaid	79,041 90	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	160,058 61	
Liabilities to stockholders		4,039,100 51
8. Deposits	624,288 97	
9. Debentures payable in Canada	213,989 00	
10. Debentures payable elsewhere	4,901,628 72	
11. Debenture stock	973,333 33	
12. Interest on deposits, debentures and debenture stock	177,730 00	
13. Owing to banks		
14. Other liabilities (description specified), viz.:—Commission, salaries, &c.	8,439 08	
Liabilities to the public		6,899,409 10
Total liabilities		10,938,509 61

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	10,267,347 20	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	42,156 47	
9. Otherwise secured (description specified), viz.:		
Total		10,309,503 67
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	121,808 71	
14. School section securities—present cash value	24,243 77	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	933 00	
18. Cash in bank	192,232 15	
19. Office premises—Toronto and Winnipeg	209,109 35	
20. Loans secured on real estate held for sale	80,678 96	
21. Other property (description specified), present cash value		
Total property owned		629,005 94
Total assets		10,938,509 61

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1855	.....
2. Dividend declared during the year—6 per cent and amount	156,000 00
3. Amount loaned during the year	1,220,838 44
4. Amount received from borrowers during the year	2,370,189 04
5. Amount received from depositors during the year	102,209 87
6. Amount paid to depositors during the year	277,045 26
7. Amount borrowed for purposes of investment	6,713,240 02
8. Securities given for such amount—Debentures, debenture stock certificates and deposit receipts	.....
9. Debentures issued by the company during the year	234,912 99
10. Debentures repaid by the company during the year	596,783 52
11. Debentures of the company which will mature within one year	1,610,922 86
12. Rate of interest borne by outstanding debentures—3¼ to 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures - 3·76 per cent	.....
Debenture stock—4 per cent	.....
Deposits—3·40 per cent	.....
14. Total amount of interest paid and accrued during the year	325,805 24
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	88,773 58
16. Estimated value of real estate under mortgage	22,000,000 00

17. Amount overdue and in default of mortgages—	$676,930	
Less by consent	592,625	
		84,305 00
18. Amount of mortgages payable by instalments		10,017,067 00
19. Amount invested and secured by mortgage deeds		10,267,347 20
20. Number of mortgages upon which compulsory proceedings have been taken during the past year		237 00
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		540,056 00
22. Value of mortgaged property held for sale		942,835 00
23. Amount chargeable against such property		800,708 49
24. Present cash value of investments on mortgages and other securities		10,938,509 61
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not less than		
investments were calculated to yield		.....
26. Estimated average rate mortgages or other securities respectively yield—5·67 per cent.		.....
27. Estimated average rate current during the year—6·23 per cent		.....
28. Estimated average rate mortgages or other securities originally calculated to yield—6·50 per cent		.....

Attested by
J. HERBERT MASON,
President.

GEO. HENRY SMITH,
Secretary.

Before
CHAS. J. LEONARD,
A Commissioner, &c.

TORONTO, 27th February, 1899.

STATEMENT of the Affairs of the Canadian Homestead Loan and Savings Association, (for fifteen months, 1st October, 1897, to 31st December, 1898.)

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O.

CAPITAL STOCK.

President—JOHN HILLOCK.
Vice-President—JOHN FIRSTBROOK.

CAPITAL AUTHORIZED (Permanent)..... $500,000.
CAPITAL SUBSCRIBED..... 105,400.

Manager—A. J. PATTISON.
Head Office—72 King St. E. Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	12,600 00	
2. Capital stock subscribed ($92,800) upon which has been paid	15,648 44	
3. Accumulating stock	95,521 05	
4. Reserve fund	8,200 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock $9,599 64		
do permanent stock 122 05		
7. Contingent fund and unappropriated profits 67 12		
	9,721 69	
		141,758 30
Liabilities to stockholders		
8. Deposits	2,562 84	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:	3 00	
		2,565 84
Liabilities to the public		
Total liabilities		144,324 14

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	121,448 78	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,315 57	
9. Otherwise secured (description specified) viz.:—		
Interest due and accrued $5,532 67; 2,900 90	8,433 57	
Total		133,197 92
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	1,298 57	
19. Office premises		
20. Loans secured on real estate held for sale	8,312 78	
21. Other property (description specified), present cash value—		
Office furniture $500 00; do rents 429 87; Stock expense 585 00	1,514 87	
Total property owned		11,126 22
Total assets		144,324 14

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Sept., 1886		16. Estimated value of real estate under mortgage	
2. Dividend declared during the year—5 per cent and amount paid	3,444 96	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	9,548 02	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year	42,855 52	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year	3,700 44	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount paid to depositors during the year	12,608 86	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	1,045 64
7. Commissions on shares secured by agents— $ 1,824 50; Profits on shares withdrawn 1,743 19	3,567 69	22. Value of mortgaged property held for sale	7,636 60
8. Securities given for such amount		23. Amount chargeable against such property	7,636 60
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—6½ about	
12 Rate of interest borne by outstanding debentures— p. c.		27. Estimated average rate current during the year—6 p.c.	
13. Average rate of interest for money borrowed 3·67 :—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures— per cent			
Debenture stock— per cent			
Deposits—4 per cent	318 16		
14. Total amount of interest and premiums paid and accrued during the year	11,755 16		
15. Expenses during the year (15 months), including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,244 11		

Attested by
JOHN HILLOCK,
President.

A. J. PATTISON,
Manager.

Before
ALFRED HOSKIN,
A Commissioner, &c.

TORONTO, 14th March, 1899.

STATEMENT of the Affairs of the Canadian Mutual Loan and Investment Company, on the 31st December, 1898.

INCORPORATED UNDER THE PROVISIONS OF R. S. O. CHAPTER 169.

(As required to be furnished by the Department of Finance.)

CAPITAL STOCK.

President—J. J. WITHROW.
Vice-President—GEO. H. GOODERHAM.

CAPITAL AUTHORIZED.....$5,000,000. Permanent.
CAPITAL SUBSCRIBED..... 3,612,900. Terminating.

Manager—A. J. JACKSON.
Head Office—51 Yonge St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock	1,174,350 00	
4. Reserve fund	22,553 52	
5. Dividends declared and unpaid— Borrowers Gurrantee Fund.....$1,223 89; Principal (new loaning plans) 809 65	2,033 54	
6 Profits on accumulating stock..... 79,148 55; Unclaimed dividends and balances. 57 49	79,205 94	
7. Unappropriated profits, profit and loss	21,572 62	
Liabilities to stockholders		1,299,715 62
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Loan fund has no other liabilities		
Liabilities to the public		

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	962,269 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	74,603 00	
9. Otherwise secured (description specified) viz.:— Accrued int., premium and fines.$16,671 85; Insurance premiums, taxes, etc.. 23,411 53	40,083 38	
Total		1,076,955 38
B. Property owned—		
10. Dominion securities—present cash value.		
11. Provincial do do ...		
12. County or city do do ...		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	2,452 09	
17. Cash on hand	284 57	
18. Cash in banks and Trusts Corp. of Ont.	97,318 65	
19. Office premises		
20. Loans secured on real estate held for sale	57,064 07	
21. Other property (description specified), present cash value— Real estate (held under absolute title).....$36,632 41; Interest and premium current for month of December, 1898 9,041 13; Agents' balances, etc ..... 1,799 95; Debentures and int. receivable. 18,167 37	65,640 86	

Total liabilities		1,299,715 69	Total property owned		222,760 24
			Total assets		1,299,715 62

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th June, 1890		16. Estimated value of real estate under mortgage	2,282,892 07
2. Dividend declared during the year—7 per cent and amount	79,148 45	17. Amount overdue and in default of mortgages	40,083 38
3. Amount loaned during the year	188,319 28	18. Amount of mortgages payable by instalments	962,269 00
4. Amount received from borrowers during the year—Interest and premium (including December, 1898)	107,417 60	19. Amount invested and secured by mortgage deeds	962,269 00
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 62	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	47,074 27
7 Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	57,064 07
8. Securities given for such amount		23. Amount chargeable against such property	57,064 07
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	1,299,715 62
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—6 per cent interest and $4\frac{4}{5}$ per cent premium	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year—6 per cent interest and $4\frac{4}{5}$ per cent preminm	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield—6 per cent intesest and $4\frac{4}{5}$ per cent premium	
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year			
*15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	39,944 68		

* In addition to the above all liabilities to the 31st December, 1898, were adjusted as shown by printed report attached.

Attested by

JOHN J. WITHROW,
President.

JAMES H. MITCHELL,
Secrétary.

Before

A. C. McMaster,
A Notary Public.

Toronto, 27th February, 1899.

STATEMENT of the Affairs of the Canadian Savings Loan and Building Association, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF BUILDING SOCIETIES ACT OF ONTARIO (R S.O., 1887, CHAPTER 169,)

CAPITAL STOCK.

President—JOHN A. CARLAW.
1st Vice-President—DANIEL ROSE.

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 1,002,800.

Manager—W. J. HAMBLY.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,002,800) upon which has been paid	166,749 44	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		166,749 44
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz. :		
Liabilities to the public		
Total liabilities		166,749 44

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		138,128 19	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		1,882 65	
9. Otherwise secured (description specified), viz. :—			
Suspense account	$ 891 46	3,841 11	
Ontario, Manitoba and Quebec Charters	1,852 00		
Office furniture	1,097 65		
Total			143,851 95
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures			
17. Cash on hand		1,286 76	
18. Cash in bank of Hamilton		21,610 73	
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value			
Total property owned			22,897 49
Total assets			166,749 44

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February 11, 1890		16. Estimated value of real estate under mortgage	272,838 00
2. Dividend declared during the year— per cent and amount		17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	98,096 05	18. Amount of mortgages payable by instalments	138,260 00
4. Amount received from borrowers during the year—Repayment on loans	7,336 90	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	143,984 69
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed— Per amount—7 per cent		28. Estimated average rate mortgages or other securities were originally calculated to yield—$10\frac{4}{5}$ and 12 per cent	
Withdrawable—6 per cent			
14. Total amount of interest paid and accrued during the year	5,116 23		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	29,307 61		

Attested by

JOHN A. CARLAW,
President.

W. J. HAMBLY,
Managing Director.

Before
G. GIBSON,
A Commissioner, &c.

TORONTO, 11th April, 1899.

STATEMENT of the Affairs of the City and County Loan Association, on 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF REVISED STATUTES OF ONTARIO, 1887, CHAP. 169.

CAPITAL STOCK.

President—AMBROSE KENT.
Vice-President—GEO. W. JACKES, M.D.

CAPITAL AUTHORIZED ..... $500,000.
CAPITAL SUBSCRIBED ..... 39,000.

Manager—W. J. WHARIN.
Head Office—32 Queen St. East, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	31,400 00	
2. Capital stock subscribed ($7,600), upon which has been paid	3,926 58	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits— Balance, 31st December, 1897...$ 1,784 11; Added in 1898 ..... 450 69	2,234 80	
Liabilities to stockholders		37,561 38
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11 Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Mortgage payable	6,250 00	
Accounts payable	2 00	
Liabilities to the public		6,252 00
Total liabilities		43,813 38

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	16,580 38	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,795 94	
9. Otherwise secured (description specified), viz.:		
Total		19,376 32
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	126 52	
17. Cash on hand	52 64	
18. Cash in bank	133 75	
19. Office premises	16,618 80	
20. Loans secured on real estate held for sale	6,697 52	
21. Other property (description specified), present cash value— Accrued interest ...$ 508 18; Accounts receivable 299 65	807 83	
Total property owned		24,437 06
Total assets		43,813 38

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—26th Jan., 1889	.....	16. Estimated value of real estate under mortgage	.....
2. Dividend declared during the year, per cent and amount	.....	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	567 00	18. Amount of mortgages payable by instalments	655 00
4. Amount received from borrowers during the year	2,606 65	19. Amount invested and secured by mortgage deeds	.....
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount paid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	10,814 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	6,697 52
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	.....
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—6½ per cent	.....
12. Rate of interest borne by outstanding debentures— per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	.....
Debentures, per cent	.....		
Debenture stock, per cent	.....		
Deposits, per cent	.....		
14. Total amount of interest paid and accrued during the year	.....		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	877 90		

Attested by

AMBROSE KENT,
President.

W. J. WHARIN,
Manager.

Before

ANDREW DODS,
A Commissioner, &c.

TORONTO, 23rd February, 1899.

STATEMENT of the Affairs of the Dominion Permanent Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF REVISED STATUTES OF ONTARIO, 1887, CHAP. 169.

CAPITAL STOCK.

President—J. R. STRATTON.
Vice-President—T. P. COFFEE.

CAPITAL AUTHORIZED..... $10,000,000.
CAPITAL SUBSCRIBED..... 2,165,975.

Manager - F. M. HOLLAND.
Head Office—12 King St. West, Toronto.

Liabilities.		$ cts.	$ cts.
1. Capital stock fully paid up		175,100 00	
2. Capital stock subscribed ($612,400), upon which has been paid		266,863 84	
3. Accumulating stock		533,905 01	
4. Reserve fund		18,035 90	
5. Dividends declared and unpaid		.....	
6. Profits on accumulating stock		112,024 40	
7. Contingent fund and unappropriated profits	$34,015 06		
Unclaimed dividends	52 50		
		34,067 56	
Liabilities to stockholders		.....	1,139,996 71
8. Deposits		55,871 46	
9. Debentures payable in Canada		162,100 00	
10 Debentures payable elsewhere		.....	
11. Debenture stock		.....	
12. Interest on deposits, debentures		2,853 11	
13. Owing to banks		65,229 10	
14. Other liabilities (description specified), viz.: Sundry small accounts		1,880 73	
Liabilities to the public		.....	287,934 40
Total liabilities		.....	1,427,931 11

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,325,130 60	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock and interest	9,042 36	
9. Otherwise secured (description specified) viz.:	.....	
Total	.....	1,334,172 96
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	1,375 79	
17. Cash on hand	31 18	
18. Cash in bank	.....	
19. Office premises	.....	
20. Loans secured on real estate held for sale	53,103 55	
21. Other property (description specified), present cash value:— Real estate foreclosed	39,247 63	
Total property owned	.....	93,758 15
Total assets	.....	1,427,931 11

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May 7, 1890	.....
2. Dividend declared during the year—6½ per cent and amount.	22,108 75
3 Amount loaned during the year	426,749 35
4. Amount received from borrowers during the year	381,161 39
5. Amount received from depositors during the year	55,871 46
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	217,971 46
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	126,100 00
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	28,600 00
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 5 per cent	.....
Debenture stock, per cent	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year	115,408 90
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	34,238 13
16. Estimated value of real estate under mortgage	2,500,000 00
17. Amount overdue and in default of mortgages	22,664 31
18. Amount of mortgages payable by instalments	1,325,130 60
19. Amount invested and secured by mortgage deeds	1,325 130 60
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 15	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	16,791 28
22. Value of mortgaged property held for sale	60,000 00
23. Amount chargeable against such property	53,103 55
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate earned	.....
26. Estimated average rate mortgages or other securities respectively yield—9½ and 9 per cent	.....
27. Estimated average rate current during the year—9½ and 9 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—9½ and 9 per cent	.....

Attested by

J. R. STRATTON,
President.

F. M. HOLLAND,
General Manager.

Before
W. J. BOLAND,

TORONTO, 3rd March, 1899.

STATEMENT of the Affairs of the Dovercourt Land, Building and Savings Company, Limited, on the 31st Dec., 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—JAMES BRANDON.
Vice-President—HARTON WALKER.

CAPITAL AUTHORIZED..... $500,000.
CAPITAL SUBSCRIBED..... 64,550.

Manager—J. T. LOCKE.
Head Office—57 Victoria St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($64,550) upon which has been paid	63,792 85	
3. Accumulating stock		
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	621 82	
Liabilities to stockholders		74,414 67
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Mortgages payable and accrued interest $ 7,330 42		
Bills payable 1,700 00		
Taxes on properties (vacant lands) 2,450 00	13,596 74	
Sundry accounts 2,116 32		
Liabilities to the public		13,596 74

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate being principally for balances on sales of land	40,415 42	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		40,415 42
B Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Land company stock	16,554 00	
16. Office furniture and fixtures		
17. Cash on hand	40 50	
18. Cash in bank	149 47	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:		
Rents due and accrued $ 215 00		
Bills receivable and interest. 734 53		
Sundry accounts 482 49	30,852 02	
Real estate, principally vacant land 29,420 00		

Total liabilities		88,011 41	Total property owned		47,595 99
			Total assets		88,011 41

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—16th Dec., 1885.		16. Estimated value of real estate under mortgage	
2. Dividend declared during the year, per cent and amount		17. Amount overdue and in default on mortgages	
3. Amount loaned during the year.—Our mortgages and agreements are almost all for balances on sales of land		18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year		19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year		21. Aggregate amount of motgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities—Our Investments are almost entirely on vacant land securities. Impossible to place cash value on them	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaing present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28 Estimated average rate mortgages or other securities originally calculated to yield	
Debentures, per cent			
Debenture stock, per cent			
Deposits, per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,421 18		

Attested by

JAMES BRANDON,
President.

JAMES T. LOCKE,
Manager.

Before

J. A. WRIGHT,
A Commissioner, &c.

TORONTO, 28th February, 1899.

STATEMENT of the Affairs of the Equitable Savings, Loan and Building Association, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—H. O'HARA.
Vice-President—

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 1,780,400.

Manager—EDW. A. TAYLOR.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ) upon which has been paid	137,238 73	
3. Accumulating stock	282,505 00	
4. Reserve fund	2,000 00	
5. Dividends declared and unpaid	2,775 94	
6. Profits on accumulating stock	12,873 16	
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		437,392 89
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz :—		
Calls on permanent stock $2,410 00		
Balance at credit of profit and loss account 2,485 75		
	4,895 75	
Liabilities to the public		4,895 75
Total liabilities		442,288 64

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	320,002 80	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,448 00	
9. Otherwise secured (description specified), viz.:		
Total		328,450 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	300 33	
17. Cash on hand (Trust corp. $57,975 for incompleted loans)	70,764 26	
18. Cash in bank	15,684 44	
19. Office premises		
20. Loans secured on real estate held for sale	21,828 79	
21. Other property (description specified), present cash value :—		
Calls on permanent stock $2,410 00		
Insurance arrears / Licence arrears } 2,850 02		
	5,260 02	
Total property owned		113,837 84
Total assets		442,288 64

1. Date of company or society's establishment—February, 1892.	.....
2. Dividend declared during the year—8 per cent and amount.	29,345 78
3. Amount loaned during the year	122 872 03
4. Amount received from borrowers during the year	43,564 20
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed:—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year	32,164 08
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	18,634 35
16. Estimated value of real estate under mortgage	687,579 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	320,002 80
19. Amount invested and secured by mortgage deeds	320,002 80
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 18	.....
21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	13,978 79
22. Value of mortgaged property held for sale	41,000 00
23. Amount chargeable against such property	21,828 79
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

HENRY O'HARA,
President.

THOS. J. WARDELL,
Secretary.

Before
A. A. MILLER,
A Notary Public.

TORONTO, 1st March, 1899.

STATEMENT of the Affairs of the Freehold Loan and Savings Company, on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE ACT OF THE PARLIAMENT OF CANADA, 9 VIC., CHAP. 90, AND AMENDMENTS.

CAPITAL STOCK.

President—C. H. GOODERHAM.
Vice-President—T. S. STAYNER.

CAPITAL AUTHORIZED.....$3,800,000.
CAPITAL SUBSCRIBED..... 3,223,500.

Manager—S. C. WOOD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	843,000 00	
2. Capital stock subscribed ($2,380,500) upon which has been paid	476,100 00	
3 Accumulating stock		
4. Reserve fund	300,000 00	
5. Dividends declared and unpaid	13,191 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	47,192 55	
Liabilities to stockholders		1,679,483 55
8. Deposits	570,996 59	
9. Debentures payable in Canada	775,623 36	
10. Debentures payable elsewhere	2,161,159 75	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	32,891 65	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		3,540,671 35
Total liabilities		5,220,154 90

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,981,536 22	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	26,203 47	
9. Otherwise secured (description specified) viz.:—		
Total		4,007,739 69
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city securities—present cash value		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	2,715 23	
17. Cash on hand	12,692 84	
18. Cash in bank	7,286 07	
19. Office premises	197,284 77	
20. Loans secured on real estate held for sale	988,700 27	
21. Other property (description specified), present cash value :—		
Accrued rents on company's building $3,263 55	3,736 03	
Interest on bank balances and profit on exchange 472 48		
Total property owned		1,212,415 21
Total assets		5,220,154 90

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1859	.....
2. Dividend declared during the year, 6 per cent, and amount	79,146 00
3. Amount loaned during the year	337,969 50
4. Amount received from borrowers during the year	596,944 65
5. Amount received from depositors during the year	393,163 76
6. Amount paid to depositors during the year	276,943 55
7. Amount borrowed for purposes of investment	3,507,779 70
8. Securities given for such amount—1st claim on assets	.....
9. Debentures issued by the company during the year	486,780 94
10. Debentures repaid by the company during the year	938,386 07
11. Debentures of the company which will mature within one year	734,370 47
12. Rate of interest borne by outstanding debentures, 3·80 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·80 per cent	.....
Debenture stock— per cent	.....
Deposits—3·52 per cent	.....
14. Total amount of interest paid and accrued during the year	93,900 10
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	28,695 42
16. Estimated value of real estate under mortgage—say	10,000,000 00
17. Amount overdue and in default of mortgages actually in suit	16,261 48
18. Amount of mortgages payable by instalments—Nearly all straight loans containing privilege for repayment	.....
19. Amount invested and secured by mortgage deeds	4,970,236 49
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 34	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	87,331 32
22. Value of mortgaged property held for sale—say	988,700 27
23. Amount chargeable against such property	988,700 27
24. Present cash value of investments on mortgages and other securities	5,220 154 90
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—same as mortgages bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5·44 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield 5½ to 8 per cent	.....

Attested by

C. H. GOODERHAM,
President.

SAMUEL C. WOOD,
Manager.

Before

THOS. REID,
A Commissioner, &c.

TORONTO, 23rd March, 1899.

STATEMENT of the Affairs of the Home Savings and Loan Company (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT, 1874.

CAPITAL STOCK.

President—HON. SIR FRANK SMITH.
Vice-President—EUGENE O'KEEFE.

CAPITAL AUTHORIZED.....$2,000,000.
CAPITAL SUBSCRIBED..... 2,000,000.

Manager—JAMES MASON.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,000,000) upon which has been paid—10 per cent	200,000 00	
3. Accumulating stock		
4. Reserve fund	200,000 00	
5. Dividends declared and unpaid	7 000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits—		
Contingent account $36,000 00		
Profit and loss account 705 79	36,705 79	
Liabilities to stockholders		443,705 79
8. Deposits	2,033,223 53	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits	63,145 68	
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Directors compensation $2,500 00		
Due on loans in process of completion 4,843 95	7,343 95	
Liabilities to the public		2,103,713 16

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,054,031 70	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	16,617 09	
9. Otherwise secured (description specified) viz.:—		
On the collateral security of stocks, bonds and debentures other than above $1,248,333 80		
Sundry accounts 150 00	1,248,483 80	
Total		2,319,132 59
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,500 00	
17. Cash on hand	2,858 22	
18. Cash in bank	94,468 14	
19. Office premises	27,000 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		

			Real estate acquired by the Company	$ 4,300 00	
			Debentures of the Niagara Navigation Company	98,160 00	
					102,460 00
			Total property owned		228,286 36
Total liabilities		2,547,418 95	Total assets		2,547,418 95

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Charter dated 25th April, 1877, commenced business 21st December, 1878			16. Estimated value of real estate under mortgage	2,104,125 00
2. Dividend declared during the year 7 per cent, and amounnt		14,000 00	17. Amount overdue and in default of mortgages without consent of Company	33,914 34
3. Amount loaned during the year		3,204,620 83	18. Amount of mortgages payable by instalments	222,591 00
4. Amount received from borrowers during the year—			19. Amount invested and secured by mortgage deeds	1,054,031 70
Principal	$2,944,003 30		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
Interest	87,839 29			
		3,031,842 59	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,326 33
5. Amount received from depositors during the year, including accrued interest credited		2,616,204 64	22. Value of mortgaged property held for sale	39,040 00
6. Amount paid to depositors during the year		2,479,291 96	23. Amount chargeable against such property	33,914 34
7. Amount borrowed for purposes of investment—None excepting deposits and accrued Interest thereon amounting to		2,096,369 21	24. Present cash value of investments on mortgages and other securities	2,510,713 16
8. Securities given for such amount—Depositors passbooks			25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted, no loans made under building society plan	
9. Debentures issued by the company during the year			26. Estimated average rate mortgages or other securities respectively yield—Mortgages rather under 5 per cent; other securities rather uner $4\frac{1}{2}$ per cent	
10. Debentures repaid by the company during the year			27. Estimated average rate current during the year—Rather under $4\frac{3}{4}$ per cent	
11 Debentures of the company which will mature within one year			28. Estimated average rate mortgages or other securities were originally calculated to yield—Rather under $4\frac{3}{4}$ per cent	
12. Rate of interest borne by outstanding debentures, per cent				
13. Average rate of interest paid for money borrowed—				
Debentures— per cent				
Debenture stock— per cent				
Deposits, $3\frac{1}{2}$ per cent				
14. Total amount of interest paid and accrued during the year		65,409 87		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers		18,993 81		

Attested by

EUGENE O'KEEFE, *Vice-President.*

JAMES MASON, *Manager.*

Before

E. S. MIDDLETON, *A Commissioner, &c.*

TORONTO, 23rd February, 1899.

STATEMENT of the Affairs of the Imperial Loan and Investment Company of Canada, Ltd., on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACT.

CAPITAL STOCK.

President—JAMES THORBURN, M.D.
Vice-President—Sir GEORGE A. KIRKPATRICK.

CAPITAL AUTHORIZED..... $1,000,000.
CAPITAL SUBSCRIBED..... 839,850.

Manager—E. H. KERTLAND.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	629,475 16	
2. Capital stock subscribed ($210,000) upon which has been paid	99,326 15	
3. Accumulating stock		
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	21,823 10	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	17,155 62	
Liabilities to stockholders		927,780 03
8. Deposits	28,970 91	
9. Debentures payable in Canada	116,450 00	
10. Debentures payable elsewhere	675,351 18	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	9,277 75	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		830,049 84
Total liabilities		1,757,829 87

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,680,014 48	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loan to shareholders on their stock	52,290 10	
9. Otherwise secured (description specified), viz.:		
Total		1,732,304 58
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	416 37	
18. Cash in bank	25,108 92	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		25,525 29
Total assets		1,757,829 87

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Sept., 1869	.....
2. Dividend declared during the year, 6 per cent and amount..	43,574 25
3. Amount loaned during the year.....	28,330 74
4. Amount received from borrowers during the year.....	251,397 59
5. Amount received from depositors during the year.....	16,142 26
6. Amount paid to depositors during the year.....	18,726 98
7. Amount borrowed for purposes of investment	820,772 09
8. Securities given for such amount—Debentures and deposit receipts	.....
9. Debentures issued by the company during the year.....	42,753 00
10. Debentures repaid by the company during the year.....	156,874 00
11. Debentures of the company which will mature within one year	229,393 00
12. Rate of interest borne by outstanding debentures—4 per cent	.....
13. Average rate of interest paid for money borrowed:—	
Debentures—$3\frac{3}{4}$ per cent.....	.....
Debenture stock, per cent.....	.....
Deposits—3 per cent.	.....
14 Total amount of interest paid and accrued during the year...	40,309 45
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers..	16,173 16

16. Estimated value of real estate under mortgage.....	3,300,000 00
17. Amount overdue and in default of mortgages.....	262,867 00
18. Amount of mortgages payable by instalments.	157,210 00
19. Amount invested and secured by mortgage deeds.....	1,680,014 48
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	4,650 00
22. Value of mortgaged property held for sale.....	130,246 98
23. Amount chargeable against such property.....	130,246 98
24. Present cash value of investments on mortgages and other securities.....	1,732,304 58
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate borne by mortgages.....	.....
26. Estimated average rate mortgages or other securities respectively yield—$5\frac{1}{2}$ per cent.....	.....
27. Estimated average rate current during the year—$5\frac{1}{2}$ per cent	
28. Estimated average rate mortgages or other securities originally calculated to yield	.....

Attested by

JAMES THORBURN,
President.

E. H. KERTLAND,
Managing Director.

Before

THOS. F. RALPH,
A Commissioner, &c.

TORONTO, 24th February, 1899.

STATEMENT of the Affairs of the Imperial Trust Company of Canada, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 50-51 VICTORIA, CHAPTER 115.

CAPITAL STOCK.

President—HENRY S. HOWLAND.
Vice-President—JOHN D. CHIPMAN.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 400,000.

Manager—J. S. LOCKIE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($400,000), upon which has been paid	95,295 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,670 65	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	9,201 39	
Liabilities to stockholders		111,167 04
8. Deposits received into general and special trust account	397,737 67	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		397,737 67

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	14,294 21	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified,) viz. :— Mortgage debentures, bonds, bank stocks, &c	34,300 46	
Total		48,594 67
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	1,723 90	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	2,902 14	
18. Cash in bank	11,294 04	
19. Office furniture	400 00	
20 Loans secured on real estate held for sale		
21. Other property (description specified), present cash value— Government bonds, debentures, mortgage bonds, bank stocks, &c.$441,563 42		

			Temporary advances (secured) on trusts	2,426 54	
					443,989 96
			Total property owned		460,310 04
Total liabilities		508,904 71	Total assets		508,904 71

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—23rd June, 1887		16. Estimated value of real estate under mortgage	30,000 00
2. Dividend declared during the year, 5 per cent and amount and 2 per cent bonus	6,670 65	17. Amount overdue and in default of mortgages	7,000 00
3. Amount loaned during the year	149.842 89	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year	178,289 16	19. Amount invested and secured by mortgage deeds	14,294 21
5. Amount received from trust accounts during the year	1,538,856 45	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to trust accounts during the year	1,449,447 70	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	508,904 71
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages respectively yield—8 per cent per annum	
12. Rate of interest borne by outstanding debentures, per cent		27. Estimated average rate current during the year on other securities—4¾ per cent	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgage securities originally calculated to yield—8 per cent	
Debentures— per cent			
Debenture stock— per cent			
Allowed on trust accounts—4 per cent			
14. Total amount of interest paid and accrued during the year	24,947 67		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,898 96		

Attested by

HENRY. S. HOWLAND,
President.

JAMES S. LOCKIE,
Manager.

Before

JAMES B. MILMEY,
A Commissioner, &c.

TORONTO, 24th February, 1899.

STATEMENT of the Affairs of the Land Security Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 36 VIC., CAP. 128, AS AMENDED BY 45 VIC., CAP. 80, 48 VIC., CAP. 82, 52 VIC., CAP. 86, 53 VIC., CAP. 132, 54 VIC., CAP. 1?, 59 VIC., CAP. 29, OF THE ONTARIO LEGISLATURE.

CAPITAL STOCK.

President—ROBERT JAFFRAY.
Vice-President—EDWARD GALLEY.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 1,382,300.

Manager—WILLIAM INNES MACKENZIE.
Head Office—44-46 Victoria St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—Preference stock	151,120 00	
2. Capital stock subscribed ($), upon which has been paid 20 per cent	565,671 98	
3. Accumulating stock	.....	
4. Reserve fund	108,192 49	
5. Dividends declared and unpaid	93 60	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	19,246 57	
Liabilities to stockholders	.....	844,324 64
8. Deposits	40,435 11	
9. Debentures payable in Canada	266,110 00	
10. Debentures payable elsewhere	722,505 39	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	8,336 14	
13. Owing to banks	4,960 43	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	1,042,347 07
Total liabilities	.....	1,886,671 71

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	551,327 56	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	12,413 78	
9. Otherwise secured (description specified), viz.—On stock	45,105 71	
Total	.....	608,847 05
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	.....	
18. Cash in bank in London, England	1,158 26	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value:— Real estate, purchased and held for sale and revenue	1,276,666 40	
Total property owned	.....	1,277,824 66
Total assets	.....	1,886,671 71

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—December, 1873		15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	8,228 64
2. Dividend declared during the year, per cent, and amount		16. Estimated value of real estate under mortgage	
3. Amount loaned during the year—None, but paid out on maintenance of mortgaged properties	15,033 11	17. Amount overdue and in default of mortgages	
4. Amount received from borrowers during the year	36,603 65	18. Amount of mortgages payable by instalments	
5. Amount received from depositors during the year—Interest credited	15 54	19. Amount invested and secured by mortgage deeds	551,327 56
6. Amount paid to depositors during the year	12,170 00	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment—Principal only	1,029,050 50	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
8. Securities given for such amount. Deposit receipts and debentures		22. Value of mortgaged property held for sale	
9. Debentures issued by the company during the year		23. Amount chargeable against such property	
10. Debentures repaid by the company during the year	35,176 66	24. Present cash value of investments on mortgages and other securities	
11. Debentures of the company which will mature within one year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
12. Rate of interest borne by outstanding debentures—4·498 per cent		26. Estimated average rate mortgages or other securities respectively yield	
13. Average rate of interest paid for money borrowed—		27. Estimated average rate current during the year	
Debentures—4·498 per cent		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debenture stock— per cent			
Deposits—4·902 per cent			
14. Total amount of interest paid and accrued during the year	58,257 98		

Attested by

ROBERT JAFFRAY,
President.

WM. I. MACKENZIE,
Manager.

Before

GEO. E. DUNBAR,
A Commissioner, &c.

TORONTO, 27th February, 1899.

STATEMENT of the Affairs of the London and Canadian Loan and Agency Co. (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 27 VICTORIA, CHAPTER 50 AND AMENDING ACTS.

CAPITAL STOCK.

President—GEORGE R. R. COCKBURN.
Vice-President—THOMAS LONG.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED ..... 5,000,000.

Manager—
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($5,000,000) upon which has been paid	700,000 00	
3. Accumulating stock	.....	
4. Reserve fund ..... $ 94,336 76		
Rest account to meet contingencies, &c 210,000 00		
	304,336 76	
5. Dividends declared and unpaid	10,500 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	6,932 44	
Liabilities to stockholders	.....	1,021,769 20
8. Deposits	.....	
9. Debentures and certificates at fixed dates payable in Canada	8,500 00	
10. Debentures payable elsewhere and certificates payable at fixed dates	2,624,253 48	
11. Debenture stock	486,666 67	
12. Interest on debentures and debenture stock, &c	21,500 66	
13. Owing to banks and agents in Britain	44,360 60	
14. Other liabilities (description specified), viz.:— Sundry creditors (outstanding cheques, &c)	16,542 78	
Liabilities to the public	.....	3,201,824 19
Total liabilities	.....	4,223,593 39

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,224,768 17	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:— On stocks of corporations, &c	393,740 32	
Total	.....	3,618,508 49
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	199,413 31	
13. Township, town or village securities	157,368 44	
14. School section securities	50,286 18	
15. Debentures of corporations	12,134 46	
16. Office furniture and fixtures—Included in company's premises	.....	
17. Cash on hand	.....	
18. Cash in bank	30,117 14	
19. Office premises, Toronto and Winnipeg	120,000 00	
20. Real estate held for sale	32,374 56	
21. Other property (description specified)— Sundry debtors	3,390 81	
Total property owned	.....	605,084 90
Total assets	.....	4,223,593 39

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—January 1st, 1873	.....
2. Dividend declared during the year—6 per cent and amount	42,000 00
3. Amount loaned during the year	1,009,817 14
4. Amount received from borrowers during the year	1,384,559 91
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	3,119,420 15
8. Securities given for such amount—Debentures, debenture stock and certificates, amounting to	3,119,420 15
9. Debentures issued by the company during the year and certificates at fixed dates	649,668 89
10. Debentures repaid by the company during the year and certificates at fixed dates	818,126 70
11. Debentures of the company which will mature within one year and certificates at fixed dates	765,823 00
12. Rate of interest borne by outstanding debentures, 3·80 per cent and certificates at fixed dates	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·80 per cent	.....
Debenture stock—4 per cent	.....
14. Total amount of interest paid and accrued during the year	119,518 37
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	31,944 30
16. Estimated value of real estate under mortgage—About	7,000,000 00
17. Amount overdue and in default of mortgages	659,321 55
18. Amount of mortgages payable by instalments—Company's business almost entirely straight loans	.....
19. Amount invested and secured by mortgage deeds	3,224,768 17
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 18	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	71,611 10
22. Amount of mortgaged property held for sale	} 337,543 44
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	4,223,593 39
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates at which money loaned	.....
26. Estimated average rate mortgages or other securities respectively yield—5 per cent	.....
27. Estimated average rate current during the year—5½ p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—Company has hardly ever made loans on table rate plan	.....

Attested by

G. R. R COCKBURN,
President.

V. B. WADSWORTH,
Inspector.

Before
STRACHAN JOHNSTON,
A Commissioner, &c.

TORONTO, 24th February, 1899.

STATEMENT of the Affairs of the London and Ontario Investment Company, Limited, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 39 VICTORIA, CHAP. 62, ASSENTED TO 12TH APRIL, 1876, DOMINION OF CANADA.

CAPITAL STOCK.

President—THE HON. SIR FRANK SMITH.
Vice-President—WILLIAM HENRY BEATTY.

CAPITAL AUTHORIZED.....$3,000,000.
CAPITAL SUBSCRIBED..... 2,750,000.

Manager—ALFRED MORGAN COSBY.
Head Office—17 Melinda St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,750,000), upon which has been paid 20 per cent	550,000 00	
3. Accumulating stock		
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	16,500 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	57,046 87	
Liabilities to stockholders		723,546 87
8. Deposits		
9. Debentures payable in Canada	406,541 91	
10. Debentures payable elsewhere	1,569,583 82	
11. Debenture stock		
12. Interest on debentures	16,176 89	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Sundry accounts due by company	1,562 80	
Liabilities to the public		1,993,865 42
Total liabilities		2,717,412 29

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1 Real estate	2,288,922 97	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	9,532 59	
9. Otherwise secured (description specified), viz.:		
Total		2,298,455 56
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	79,126 06	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	800 00	
17. Cash on hand	55 13	
18. Cash in bank	21,812 55	
19. Office premises		
20. Loans secured on real estate held for sale	316,339 00	
21. Other property (description specified), present cash value— Sundry accounts due to the company	823 99	
Total property owned		418,956 73
Total assets		2,717,412 29

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th May, 1877	.....
2. Dividend declared during the year*, 6 per cent and amount	49,500 00
3. Amount loaned during the year*	201,595 84
4. Amount received from borrowers during the year*	637,116 03
5. Amount received from depositors during the year*	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	1,898,877 11
8. Securities given for such amount—Debentures of the company for a like amount	1,898,877 11
9. Debentures issued by the company during the year*	123,197 41
10. Debentures repaid by the company during the year*	327,624 70
11. Debentures of the company which will mature within one year	346,561 95
12. Rate of interest borne by outstanding debentures, 4·005 p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·057 per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year*	123,258 89
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	40,166 98
16. Estimated value of real estate under mortgage	3,711,647 00
17. Amount overdue and in default of mortgages	37,935 16
18. Amount of mortgages payable by instalments—None. See note "*a*" below	.....
19. Amount invested and secured by mortgage deeds	2,527,595 97
20. Number of mortgages upon which compulsory proceedings have been taken during the past year* 56	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year*	155,012 00
22. Value of mortgaged property held for sale	278,264 00
23. Amount chargeable against such property	316,339 00
24. Present cash value of investments on mortgages and other securities	2,655,845 62
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value. See note "*b*" below	.....
26. Estimated average rate mortgages or other securities respectively yield—5·819 per cent	.....
27. Estimated average rate current during the year*—5·759 p.c.	
28. Estimated average rate mortgages or other securities originally calculated to yield—6·596 per cent	.....

NOTE.—At all places marked thus * the period is 18 months from 30th June, 1897 (the date of last return to the Government), to the 31st December, 1898.

a. This question is understood to apply to that form of mortgage in which the principal and interest are merged and payable by instalments.

b. The values are not ascertained by any such process as this question indicates; having no instalment mortgages of the kind mentioned in note "*a*," the value of the company's mortgages is arrived at by simply adding together the outstanding principal sums and accrued interest.

Attested by

FRANK SMITH,
President.

A. M. COSBY,
Manager.

Before

HARPER ARMSTRONG,
A Commissioner, &c.

TORONTO, 7th March, 1899.

STATEMENT of the Affairs of the North British Canadian Investment Company (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE IMPERIAL GONERNMENT COMPANIES ACT.

CAPITAL STOCK.

Chairman—ROBERT MILLER, Edinburgh, Scotland.

CAPITAL AUTHORIZED.....$2,433,333 33.
CAPITAL SUBSCRIBED..... 2,433,333 33.

Managers in Canada— { J. L. SCARTH, Toronto. ALEX. BAIN, Winnipeg.
Head Office—Glasgow, Scotland.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($2,433,333.33), upon which has been paid	486,666 67	
3. Payments in anticipation of calls	12,288 34	
4. Reserve fund	116,800 00	
5. Dividends declared and unpaid	7,654 09	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	22,890 32	
Liabilities to stockholders		646,299 42
8. Deposit	7,763 32	
9. Debentures payable in Canada		
10. Debentures payable elsewhere	643,145 49	
11. Debenture stock	673,892 20	
12. Interest on deposits, debentures and debenture stock	7,610 57	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Balances at credit of sundry accounts	5,468 26	
Liabilities to the public		1,337,879 84
Total liabilities		1,984,179 26

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate, &c.	1,378,649 76	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		1,378,649 76
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities	1,600 00	
14. School section securities	3,988 82	
15. Loan companies stock	2,911 80	
16. Office furniture and fixtures	343 19	
17. Cash on hand	971 35	
18. Cash in bank	71,074 05	
19. Deposits with colonial banks (less written off for possible loss)	19,192 05	
20. Loans secured on real estate held for sale	353,300 10	
21. Other property (description specified), present cash value—		
Real estate held for sale $112,246 98		
Loans on heritable property in Glasgow 26,766 66	152,148 14	
Feu duties 10,950 00		
Sundries 2,184 50		
Total property owned		605,529 50
Total assets		1,984,179 26

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Oct., 1876..	.....
2. Dividend declared during the year—3 per cent and amount.....	14,600 00
3. Amount loaned during the year.....	58,183 34
4. Amount received from borrowers during the year.....	246,960 90
5. Amount received from depositors during the year.	.....
6. Amount paid to depositors during the year.....	5,499 33
7. Amount borrowed for purposes of investment	1,324,801 01
8. Securities given for such amount—Debentures and receipts..	.....
9. Debentures issued by the company during the year	7,548 20
10. Debentures repaid by the company during the year.....	87,754 20
11. Debentures of the company which will mature within one year	190,781 44
12. Rate of interest borne by outstanding debentures—$3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$, $4\frac{1}{2}$ per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures, $3\frac{3}{4}$ per cent.....	.....
Debenture stock, $4\frac{1}{2}$ per cent.....	.....
Deposits $3\frac{1}{2}$ per cent.....	.....
14. Total amount of interest paid and accrued during the year...	62,330 84
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	14,528 52
16. Estimated value of real estate under mortgage..—Cannot state exactly, say about.....	2,800,000 00
17. Amount overdue and in default of mortgages*.....	.....
18. Amount of mortgages payable by instalments.....	166 80
19. Amount invested and secured by mortgage deeds in Canada, &c	1,731,949 86
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....13	.....
21. Aggregate amount of mortgages on which compulsory proceeding have been taken during the past year	29,064 45
22. Estimated value of mortgaged property held for sale.....	333,581 12
23. Amount chargeable against such property.....	333,581 12
24. Present amount of investments on mortgages and other securities as above.....	1,984,179 26
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—About $6\frac{1}{2}$ per cent	.....
27. Estimated average rate current during the year—About $6\frac{1}{2}$ p.c	.....
28. Estimated average rate mortgages or other securities originally calculated to yield.....	.....

* Information required does not seem quite definite; many mortgages are overdue which cannot be regarded as in default, the security being undoubted, and the interest being regularly paid.

Attested by

J. L. SCARTH,
General Manager.

AUDRY HOSKINS,
Accountant.

Before

A. W. BALLANTYNE,
A Commissioner, &c.

TORONTO, 10th May, 1899.

STATEMENT of the Affairs of the North of Scotland Canadian Mortgage Company (Ltd.), on the 11th November, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS, 1862 AND 1867.

CAPITAL STOCK.

Chairman—JAMES W. BARCLAY.
Deputy Chairman—JOHN F. WHITE.

CAPITAL AUTHORIZED.....$3,650,000.
CAPITAL SUBSCRIBED ... . 3,650,000.

Secretary—WILLIAM SMITH.
Head Office—Canada House, Aberdeen, Scotland

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($3,650,000), upon which has been paid	730,000 00	
3. Special reserve fund incidental to optional redemption of debenture stock	13,447 64	
4. Reserve fund	418,533 33	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	36,500 00	
7. Contingent fund and unappropriated profits.. $9,126 78	9,442 14	
Unclaimed dividends 315 36		
Liabilities to stockholders		1,207,923 11
8. Deposits		
9. Debentures payable in Canada		
10. Debentures and deposit receipts payable elsewhere	1,451,079 38	
11. Debenture stock	1,463,119 51	
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Unclaimed interests $ 92 65		
Accruing income tax, Aberdeen, not yet due 6,603 50		
Interest accrued, Aberdeen 37 73	6,733 88	
Liabilities to the public		2,920,932 77
Total liabilities		4,128,855 88

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,849,020 57	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Rent overdue (Toronto) $ 125 00		
Proportion of rent charges, Aberdeen 134 53	259 53	
Total		3,849,280 10
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	105,106 06	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	486 66	
17. Cash on hand	117 87	
18. Cash in bank	15,943 91	
19. Office premises	131,399 99	
20. Loans secured on real estate held for sale	26,521 29	
21. Other property (description specified), present cash value:		
Total property owned		279,575 78
Total assets		4,128,855 88

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—17th Dec., 1875.	.....	15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	50,620 52
2. Dividend declared during the year, 10 per cent and amount...	73,000 00	16. Estimated value of real estate under mortgage	.....
3. Amount loaned during the year	502,326 91	17. Amount overdue and in default of mortgages	.....
4. Amount received from borrowers during the year	483,071 97	18. Amount of mortgages payable by instalments	.....
5. Amount received from depositors during the year	.....	19. Amount invested and secured by mortgage deeds	3,849,020 57
6. Amount paid to depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 42	.....
7. Amount borrowed for purposes of investment	2,914,198 89	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	41,151 44
8. Securities given for such amount	2,914,198 89	22. Value of mortgaged property held for sale	.....
9. Debentures, deposit receipts and debenture stock issued by the company during the year	559,812 66	23. Amount chargeable against such property	26,521 29
10. Debentures and deposit receipts repaid by the company during the year	565,613 73	24. Present cash value of investments on mortgages and other securities	4,128,855 88
11. Debentures and deposit receipts of the company which will mature within one year	461,880 73	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
12. Rate of interest borne by outstanding deposit receipts and debentures—$2\frac{1}{2}$, $2\frac{3}{4}$, 3, $3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$ and 4 per cent	.....	26. Estimated average rate mortgages or other securities respectively yield—6·59 per cent	.....
13. Average rate of interest paid for money borrowed—		27. Estimated average rate current during the year	.....
Debentures—About 3·40 per cent	.....	28. Estimated average rate mortgages or other securities originally calculated to yield	.....
Debenture stock—About 3·90 per cent	.....		
Deposits About 3·40 per cent	.....		
14. Total amount of interest paid and accrued during the year	108,268 73		

Attested by

EDMD. B. OSLER,
One of the Managers.

S. B. SYKES,
Secretary, in Canada.

Before

HENRY J. WRIGHT,
A Commissioner and Notary Public.

TORONTO, 13th March, 1899.

STATEMENT of the Affairs of the Ontario Industrial Loan and Investment Company, (Ltd.,) on the 31st December, 1898.

(As required to be furnished by the Department of Finance).

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—WILLIAM BOOTH.
Vice-Presidents—BERNARD SAUNDERS and JOHN J. COOK.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 388,300.

Manager—EDMUND T. LIGHTBOURN.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	61,900 00	
2. Capital stock subscribed ($326,400) upon which has been paid	278,287 87	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	38,964 87	
Liabilities to stockholders		379,152 74
8. Deposits	22,312 09	
9. Debentures payable in Canada	2,000 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	615 52	
13. Owing to banks	387 00	
14. Other liabilities (description specified), viz.:		
Mortgages payable and accrued interest $186,272 02		
Taxes on real estate 15,081 79	201,353 81	
Liabilities to the public		226,668 42
Total liabilities		605,821 16

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	70,694 49	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	1,196 66	
9. Otherwise secured (description specified) viz.:		
Total		71,891 15
B. Property owned—		
10. Dom. securities—present cash value		
11. Provin. securities—present cash value		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities – present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	590 00	
18. Cash in bank	195 97	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:—		
Real estate $527,688 13		
Rents due and accrued 5,455 91	533,144 04	
Total property owned		533,930 01
Total assets		605,821 16

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 28th May, 1880	
2. Dividend declared during the year, per cent and amount.	
3. Amount loaned during the year	9,785 95
4. Amount received from borrowers during the year	4,515 52
5. Amount received from depositors during the year	2,796 82
6. Amount paid to depositors during the year	6,281 39
7. Amount borrowed for purposes of investment	211,586 63
8. Securities given for such amount—Assets of company	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, 5 per cent	
13. Average rate of interest paid for money borrowed :—	
Debentures—5 per cent	
Debenture stock per cent	
Deposits—5 per cent	
Average rate on mortgages payable, 5½ per cent	
14. Total amount of interest paid and accrued during the year.	12,606 40
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,975 72
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds	70,694 49
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities originally calculated to yield	

Attested by

BERNARD SAUNDERS,
President.

E. T. LIGHTBOURN,
Manager.

Before

HERBERT A. E. KENT,
A Commissioner, &c.

TORONTO, 11th April, 1899.

STATEMENT of the Affairs of the People's Loan and Deposit Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE BUILDING SOCIETIES ACT.

CAPITAL STOCK.

President—Hon. J. C. AIKENS.
Vice-President—DR. JAMES CARLYLE.

CAPITAL AUTHORIZED.....$600,000.
CAPITAL SUBSCRIBED..... 600,000.

Manager—SAMUEL W. BLACK.
Head Office—Toronto, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	600,000 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	22,817 00	
Liabilities to stockholders		622,817 00
8. Deposits	85,309 25	
9 Debentures payable in Canada	214,588 38	
10. Debentures payable elsewhere	1,216 66	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	2,311 61	
13. Owing to banks	541 85	
14. Other liabilities (description specified), viz.:—		
Borrowed on mortgages.....$ 31,500 00		
Interest on do 825 86		
	32,325 86	
Liabilities to the public		336,293 61
Total liabilities		959,110 61

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	621,906 37	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	10,483 97	
9. Otherwise secured (description specified), viz. :—		
Notes	250 00	
Total		632,640 34
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	450 00	
17. Cash on hand	639 23	
18. Cash in bank	91 31	
19. Office premises		
20. Loans secured on real estate held for sale	210,627 94	
21. Other property (description specified), present cash value :—		
Real estate.....$114,385 09		
Sundry accounts..... 276 70		
	114,661 79	
Total property owned		326,470 27
Total assets		959,110 61

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1875	
2. Dividend declared during the year— per cent and amount	
3. Amount loaned during the year	49,563 34
4. Amount received from borrowers during the year	112,259 96
5. Amount received from depositors during the year	130,689 41
6. Amount paid to depositors during the year	156,022 74
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	56,431 90
10. Debentures repaid by the company during the year	72,461 90
11. Debentures of the company which will mature within one year	90,873 14
12. Rate of interest borne by outstanding debentures—4, 4½, 4¾ and 5 per cent	
13. Average rate of interest paid for money borrowed—	
Debentures—4·905 per cent	
Debenture stock— per cent	
Deposits—3·788 per cent	
14. Total amount of interest paid and accrued during the year	16,727 59
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,203 56
16. Estimated value of real estate under mortgage	1,222,350 00
17. Amount overdue and in default of mortgages	318,315 61
18. Amount of mortgages payable by instalments	6,442 74
19. Amount invested and secured by mortgage deeds	832,534 31
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	193,550 00
23. Amount chargeable against such property	210,627 94
24 Present cash value of investments on mortgages and other securities	957,653 37
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—5 to 7 p. c.	
26. Estimated average rate mortgages and other securities respectively yield—5·08 per cent	
27. Estimated average rate current during the year—5 per cent	
28. Estimated average rate mortgages or other securities originally calculated to yield—About 6·25 per cent	

Attested by

S. W. BLACK,
Manager.
ROBERT SEWELL,
Auditor.

Before

T. A. GIBSON,
A Commissioner, &c.

TORONTO, 28th February, 1899.

STATEMENT of the Affairs of the Provincial Building and Loan Association, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF LOANS CORPORATIONS ACT, ONTARIO, 1897.

CAPITAL STOCK.

President—THOMAS CRAWFORD.
Vice-President—JOHN DUNN.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 2,404,300.

Manager—E. C. DAVIES,
Head Office—Temple Building, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up.	90,925 00	
2. Capital stock subscribed ($6,600), upon which has been paid	3,325 00	
3. Accumulating stock	443,212 82	
4. Reserve fund	2,592 46	
5. Dividends declared and unpaid		
6. Profits on accumulating stock	27,831 57	
7. Contingent fund and unappropriated profits.		
Liabilities to stockholders		564,561 85
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified) viz.:— Personal accounts	362 00	
Liabilities to the public		362 00

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	485,763 24	
2. Dominion securities		
3. Provincial securities.		
4. County or city securities		
5. Township, town or village securities		
6. School section securities.		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:— Loans on stock	8,495 00	
Total		494,258 24
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	900 00	
17. Cash on hand.	3,092 16	
18. Cash in bank	8,227 80	
19. Office premises		
20. Loans secured on real estate held for sale	48,470 78	
21. Other property (description specified), present cash value— Licenses, permanent $ 823 50; Interest and premium accruing on loans 5,557 89; Withdrawal suspense account 3,188 20; Sundry accounts 405 28	9,974 87	

Total liabilities		564,923 85	Total property owned		70,665 61
			Total assets		564,923 85

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—9th Nov., 1891		16. Estimated value of real estate under mortgage	1,246,232 00
2. Dividend declared during the year, 6 and 7 p.c. and amount.	20,787 75	17. Amount overdue and in default of mortgages	48,470 78
3. Amount loaned during the year	153,753 03	18. Amount of mortgages payable by instalments	485,763 24
4. Amount received from borrowers during the year		19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 20	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	13,000 00
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	80,800 00
8. Securities given for such amount		23. Amount chargeable against such property	48,470 00
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed –		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures-- per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year	46,798 95		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	22,029 85		

Attested by

THOMAS CRAWFORD,
President.

EDWARD C. DAVIES,
Manager.

Before
J. W. St. John,
A Commissioner, &c.

Toronto, 25th February, 1899.

Before
George H. Thompson,
A Commissioner, &c.

Toronto, 28th February, 1899.

STATEMENT of the Affairs of the Provident Investment and Mortgage Guarantee Company of Ontario (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES LETTERS PATENT ACT.

CAPITAL STOCK.

President—HON. GEO. A. COX.
Vice-President—H. C. COX.

CAPITAL AUTHORIZED.....$2,500,000.
CAPITAL SUBSCRIBED..... 800,000.

Manager—E. R. WOOD.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	800,000 00	
2. Capital stock subscribed ($800,000) upon which has been paid, $800,000	.....	
3. Accumulating stock	.....	
4. Reserve fund	.....	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	13,102 20	
Liabilities to stockholders	.....	813,102 20
8. Deposits	.....	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:		
Mortgages payable ..... $ 85,000 00		
Loans in Canada against the security of bonds, stocks and debentures owned by company 1,953,761 80		
Loans in Great Britain against the security of bonds, stocks and debentures owned by company 265,278 74		
Accrued interest on above items 18,451 93		
	2,322,492 47	
Liabilities to the public	.....	2,322,492 47

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	4,223 50	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	4,223 50
B. Property owned—		
10. Dominion securities—present cash value	90,520 00	
11. Provincial do do	352,252 86	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	98,670 60	
14. School sec. securities present cash value	.....	
15. Loan companies debentures	388,300 00	
16. Office furniture and fixtures	.....	
17. Cash on hand	274 61	
18. Cash in bank	16,538 38	
19. Office premises	.....	
Real estate with rents due and accrued	350,920 56	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value—		
Bonds of chartered electric and steam railways ..... $ 420,921 42		
Fire assurance, investment, loan and savings, electric light and railway companies and various other		

			bonds, stocks and debentures	1,399,049 66		
			Interest due and accrued on above items	13,923 08		
					1,833,894 16	
			Total property owned			3,131,371 17
Total liabilities		3,135,594 67	Total assets			3,135,594 67

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—3rd Nov., 1893		16. Estimated value of real estate under mortgage	7,000 00
2. Dividend declared during the year—5 per cent and amount	40,000 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year		18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year		19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,828 02		

Attested by

E. R. WOOD,
Manager.

H. M. ASLING,
Auditor

Before

A. L. MALONE,
A Commissioner, &c.

TORONTO, 10th April, 1899.

STATEMENT of the Affairs of the Real Estate Loan Company of Canada (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF DOMINION ACT, UNDER DATE 6TH APRIL, 1883.

CAPITAL STOCK.

President—JOHN SMART.
Vice-President—WILLIAM COOKE.

CAPITAL AUTHORIZED.....$1,600,000.
CAPITAL SUBSCRIBED..... 578,840.

Manager—BENJAMIN MORTON.
Head Office—2 Toronto St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	322,440 00	
2. Capital stock subscribed ($256,400), upon which has been paid	51,280 00	
3. Accumulating stock	.....	
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid	7,812 48	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	8,395 84	
Liabilities to stockholders	.....	439,928 32
8. Deposits	257 33	
9. Debentures payable in Canada	33,431 50	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	314 11	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:	.....	
Liabilities to the public	.....	34,002 94
Total liabilities	.....	473,931 26

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	345,667 16	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	36,124 06	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	183 86	
9. Otherwise secured (description specified) viz.:	.....	
Total	.....	381,975 08
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	100 00	
17. Cash on hand	.....	
18. Cash in bank	26,847 20	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value— Real estate vested in company	65,008 98	
Total property owned	.....	91,956 18
Total assets	.....	473,931 26

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—6th April, 1883	.....
2. Dividend declared during the year, 4 per cent and amount	14,948 80
3. Amount loaned during the year	88,947 49
4. Amount received from borrowers during the year	108,721 38
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	2 00
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	6,440 00
10. Debentures repaid by the company during the year	15,440 00
11. Debentures of the company which will mature within one year	10,600 00
12. Rate of interest borne by outstanding debentures, 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— 4·53 per cent	.....
Debenture stock — per cent	.....
Deposits - per cent	.....
14. Total amount of interest paid and accrued during the year	22,788 73
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,711 99
16. Estimated value of real estate under mortgage—Cannot estimate	.....
17. Amount overdue and in default of mortgages	59,169 23
18. Amount of mortgages payable by instalments	1,500 00
19. Amount invested and secured by mortgage deeds	345,851 02
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale—Cannot say, but in excess of	26,252 06
23. Amount chargeable against such property	26,252 06
24. Present cash value of investments on mortgages and other securities	381,975 08
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—5·36 per cent	.....
27. Estimated average rate current during the year—6·77 per cent	.....
28. Estimated average rate mortgages or other securities originally calculated to yield 6·77 per cent	.....

Attested by
B. MORTON,
Manager.
GEO. B. SPARLING,
Auditor.

Before
W. J. BOLAND,
A Commissioner, &c.

TORONTO, 10th March, 1899.

Before
A. V. HOBBS.

TORONTO, 10th April, 1899.

STATEMENT of the Affairs of the Reliance Loan and Savings Company of Ontario, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE LOAN CORPORATION ACT OF ONTARIO.

CAPITAL STOCK.

President—HON. JOHN DRYDEN.
Vice-President—JAMES GUNN.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED..... $2,735,400.

Manager—J. BLACKLOCK.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	245,500 00	
2. Capital stock subscribed ($10,200), upon which has been paid	6,014 45	
3. Accumulating stock	220,705 48	
4. Reserve fund	8,586 54	
5. Dividends declared and unpaid	7,217 66	
6. Interest paid in advance	396 74	
7. Suspense account	2 41	
Liabilities to stockholders		488,423 28
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		488,423 28

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		471,341 39	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		4,199 30	
9. Otherwise secured (description specified), viz.:			
Total			475,540 69
B. Property owned—			
10. Dominion securities—present cash value			
11. Provincial do do			
12. Municipal do do			
13. Township, town or village securities—present cash value			
14. School securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		500 00	
17. Cash on hand			
18. Cash in bank—Current account		1,534 05	
19 Office premises			
20. Loans secured on real estate held for sale		984 84	
21. Other property (description specified), present cash value			
Cash in bank—dividend account	$7,217 66	9,863 70	
Charter outlays	1,500 00		
Licenses	460 00		
Agents' balances	686 04		
Total property owned			12,882 59
Total assets			488,423 28

1. Date of company or society's establishment, 24th June, 1895..	.....
2. Dividend declared during the year 4, 6, 7, 8 and 9 per cent...	25,442 59
3. Amount loaned during the year.....	256,759 48
4. Amount received from borrowers during the year.....	15,689 92
5. Amount received from depositors during the year.....	.....
6. Amount paid to depositors during the year.....	.....
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.	.....
11. Debentures of the company which will mature within one year.....	.....
12. Rate of interest borne by outstanding debentures per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent	.....
Deposits— per cent.....	.....
14. Total amount of interest paid and accrued during the year...	80 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	14,900 95

16. Estimated value of real estate under mortgage.....	957,842 50
17. Amount overdue and in default of mortgages.....	1,340 92
18. Amount of mortgages payable by instalments.....	471,341 39
19 Amount invested and secured by mortgage deeds	471,341 39
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 5	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	3,075 00
22. Value of mortgaged property held for sale.....	.....
23. Amount chargeable against such property.....	984 84
24. Present cash value of investments on mortgages and other securities.....	475,540 69
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield, $7\frac{4}{5}$, $8\frac{2}{5}$ and 9 per cent.....	.....
27. Estimated average rate current during the year.....	.....
28. Estimated average rate mortgages or other securities originally calculated to yield, $7\frac{4}{5}$, $8\frac{2}{5}$ and 9 per cent.	.....

Attested by

JOHN DRYDEN,
President.

J. BLACKLOCK,
Manager.

Before
FREDERICK C. JONES,
A Commissioner, &c.

TORONTO, 28th February, 1899.

STATEMENT of the Affairs of the Scottish American Investment Company (Limited), on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE COMPANIES ACTS, IMPERIAL.

CAPITAL STOCK.

Chairman—SIR GEORGE WARRENDER, Baronet.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....

Manager—WILLIAM J. MENZIES.
Head Office—123 George St., Edinburgh.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified) viz.:		
Liabilities to the public		
Total liabilities		

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	160,110 19	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:		
Total		160,110 19
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	57,050 00	
13. Township, town or village securities—present cash value	68,527 79	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	7,126 16	
19. Office premises		
20. Loans secured on real estate held for sale	215,847 76	
21. Other property (description specified), present cash value:		
Total property owned		348,551 71
Total assets		508,661 90

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—29th Mar., 1873..	.....
2. Dividend declared during the year— per cent and amount..	.....
3. Amount loaned during the year.....	.....
4. Amount received from borrowers during the year.....	28,900 44
5. Amount received from depositors during the year.....	.....
6. Amount paid to depositors during the year.....	.....
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year.....	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent.....	.....
Deposits per cent.....	.....
14. Total amount of interest paid and accrued during the year.	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	.....
16. Estimated value of real estate under mortgage.....	291,120 00
17. Amount overdue and in default of mortgages.....	16,196 91
18. Amount of mortgages payable by instalments.....	.....
19. Amount invested and secured by mortgage deeds.....	160,110 19
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale.....	364,519 29
23. Amount chargeable against such property.....	232,542 14
24. Present cash value of investments on mortgages and other securities.....	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield.....	.....
27. Estimated average rate current during the year.....	.....
28. Estimated average rate mortgages or other securities originally calculated to yield.....	.....

Attested by

WM. JOHN MENZIES,
Managing Director.

CHARLES D. MENZIES,
Secretary.

Before

HORATIUS BONAR,
A Commissioner, &c.

TORONTO, 17th February, 1899.

STATEMENT of the Affairs of The Scottish Ontario and Manitoba Land Co. (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE IMPERIAL GOVERNMENT COMPANIES ACTS.

CAPITAL STOCK.

Chairman—HUGH WRIGHT, Esq., Altiery Wigtownshire Scotland.
Head Office—Glasgow, Scotland.

CAPITAL AUTHORIZED.....$2,433,333 33.
CAPITAL ORIGINALLY SUBSCRIBED. ..... 1,266,666 66.
REDUCED BY FORFEITURE OF SHARES TO.. 1,119,965 99.

Commissioners in Canada—
J. L. SCARTH, Toronto.
ALEX. BAIN, Winnipeg.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,119,965.99) upon which has been paid	892,257 08	
3. Payments in anticipation of calls	104,116 94	
4. Reserve fund	12,166 66	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits $ 4,028 62		
Outstanding interest due to "A" shareholders 36,659 90	40,688 52	
Liabilities to stockholders		1,049,229 20
8. Deposits	1,460 00	
9. Debentures payable in Canada		
10. Debentures payable elsewhere	109,486 81	
11. Debenture stock		
12. Interest on deposits and debentures	610 71	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Sundry open accounts	13,283 03	
Liabilities to the public		124,840 55

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	154,755 36	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz. :		
Total		154,755 36
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	216 56	
17. Cash on hand	153 59	
18. Cash in bank	32,953 02	
19. Office premises		
20. Loans secured on real estate held for sale	82,332 44	
21. Other property (description specified) : Real estate $847,665 85; Accrued rents and accrued interest 7,763 05; Sundries 11,569 98; Suspense account for interest due to "A" shareholders as per contra 36,659 90	903,658 78	

			Total property owned		1,019,314 39
Total liabilities		1,174,069 75	Total assets		1,174,069 75

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th Dec., 1879.		16. Estimated value of real estate under mortgage—Not applicable	
2. Dividend declared during the year— per cent and amount		17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	85,569 50	18. Amount of mortgages payable by instalments None	
4. Amount received from borrowers during the year	27,098 72	19. Amount invested and secured by mortgage deeds	237,087 80
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year	1,946 66	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment	110,946 81	22. Value of mortgaged property held for sale—Cannot say	
8. Securities given for such amount—Debentures and receipts		23. Amount chargeable against such property	82,332 44
9. Debentures issued by the company during the year		24. Present amount of investments on mortgages and other securities	1,137,409 85
10. Debentures repaid by the company during the year	43,561 53	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	46,306 33	26. Estimated average rate mortgages or other securities respectively yield—6 per cent	
12. Rate of interest borne by outstanding debentures—$3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{2}$ per cent.		27. Estimated average rate current during the year—6 per cent.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures—$4\frac{1}{3}$ per cent			
Debenture stock— per cent			
Deposits—$3\frac{1}{2}$ per cent			
14. Total amount of interest paid and accrued during the year	5,995 11		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,513 48		

Attested by

J. L. SCARTH,
Commissioner.

AUDRY HOSKINS,
An Accountant.

Before
A. W. BALLANTYNE,
A Commissioner, &c.

TORONTO, 10th May, 1899.

STATEMENT of the Affairs of the Sun Savings and Loan Company of Ontario, on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 169, R. S. O., 1887.

CAPITAL STOCK.

President—JOHN T. GILMOUR, M.D.
Vice-President—H. HARTLEY DEWART, County Crown Attorney.

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 1,095,100.

Manager—W. PEMBERTON PAGE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	43,980 00	
2. Capital stock subscribed ($112,900), upon which has been paid	62,146 72	
3. Accumulating stock	37,360 19	
4. Reserve fund	436 40	
5. Dividends declared and unpaid	3,773 62	
6. Profits on stock	2,822 81	
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		150,519 74
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Paid up certificates	975 00	
Liabilities to the public		975 00
Total liabilities		151,494 74

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	144,116 95	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,017 30	
9. Otherwise secured (description specified), viz.:— Interest accrued on loans $865 54; Agents and borrowers balances due the company 828 08	1,693 62	
Total		147,827 87
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in Imperial Trusts Co	3,666 87	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		3,666 87
Total assets		151,494 74

1. Date of company or society's establishment—1st Sept., 1894		16. Estimated value of real estate under mortgage	216,175 00
2. Dividend declared during the year—9 per cent and amount	9,066 91	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	92,452 55	18. Amount of mortgages payable by instalments	144,116 95
4. Amount received from borrowers during the year—Loans repaid	8,875 00	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	144,116 95
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—10 per cent	
12. Rate of interest borne by outstanding debentures		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year	7,721 39		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	12,738 97		

Attested by
J. T. GILMOUR,
President.

W. PEMBERTON PAGE,
Manager and Secretary.

Before
W. E. RANEY,
Notary Public.

TORONTO, 27th February, 1899.

STATEMENT of the Affairs of the Toronto General Trusts Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 37 VIC., CHAP. 83, ONTARIO.

CAPITAL STOCK.

President—JOHN HOSKIN, Q.C., LLD.
Vice-Presidents—E. A. MEREDITH, LLD., W. H. BEATTY.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 1,000,000.

Managing Director—J. W. LANGMUIR.
Head Office—Toronto, Canada.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($1,000,000), upon which has been paid	250,000 00	
3. Accumulating stock		
4. Reserve fund	250,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	46,859 47	
Liabilities to stockholders		546,859 47
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	8,992 30	
14. Other liabilities (description specified), viz.:—		
Due on loans in process of completion $ 2,294 53		
Interest reserved 2,000 00		
Investments in guaranteed mortgages 2,060,521 05		
Trust investments not guaranteed 3,284,837 08	6,180,132 46	
Trust funds uninvested not guaranteed 829,532 69		
Sundry creditors 947 11		
Liabilities to the public		6,189,124 76
Total liabilities		6,735,984 23

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	4,928,556 77	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		4,928,556 77
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do	9,241 51	
12. County or city do do		
13. Township, town or village securities—present cash value	653,797 14	
14. School sec. securities—present cash value	41,418 73	
15. Loan companies debentures	99,882 10	
16. Office furniture and fixtures	1,327 86	
17. Cash on hand	1,443 90	
18. Cash in bank	716,112 07	
19. Office premises	130,000 00	
20. Loans secured on real estate held for sale	12,454 78	
21. Other property (description specified), present cash value—		
Real estate forclosed $132,460 31		
Building repairs account 3,300 00		
Solicitors accounts in suspense 4,726 52	141,749 37	
Sundry debtors 1,262 54		
Total property owned		1,807,427 46
Total assets		6,735,984 23

(1) **MISCELLANEOUS STATEMENTS.**

1. Date of company or society's establishment—10th Mar., 1882..	.....
2. Dividend declared during the 9 months, 6 per cent and amount	15,000 00
3. Amount loaned during the 9 months	20,484 52
4. Amount received from borrowers during the 9 months for principal only	43,396 28
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent..	.....
13. Average rate of interest paid for money borrowed :—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	35,877 05
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	388,309 61
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,000 00
22. Value of mortgaged property held for sale	12,454 78
23. Amount chargeable against such property	12,454 78
24. Present cash value of investments on mortgages and other securities	439,538 21
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate borne by the mortgage	.....
26. Estimated average rate mortgages or other securities respectively yield—5·55 per cent	.....
27. Estimated average rate current during the year—5 per cent.	.....
28. do do mortgages or other securities originally calculated to yield—5·55 per cent	.....

In addition to the securities set out in the foregoing statement there have come into the company's hands in the course of its business as a trusts company, real estate, mortgages and other assets of an estimated value of $6,000,000.

(1) The figures given refer to the company's capital investment only.

Attested by

JOHN HOSKIN,
President.

J. W. LANGMUIR,
Managing Director.

Before

A. L. MALONE,
A Commissioner, &c.,

TORONTO, 3rd March, 1899.

STATEMENT of the Affairs of the Toronto Land and Investment Corporation, on the 30th November, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE JOINT STOCK COMPANIES ACT.

CAPITAL STOCK.

President—GEORGE R. R. COCKBURN, M.A.
Vice-President—FREDERICK WYLD.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 400,000.

Manager—JOHN CHARLES COPP.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	89,600 00	
2. Capital stock subscribed ($400,000) upon which has been paid	154,130 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	22 97	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		243,752 97
8. Deposits	727 39	
9. Debentures payable in Canada	1,850 00	
10. Debentures payable elsewhere	4,866 67	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	156 62	
13. Owing to banks	12,823 11	
14. Other liabilities (description specified), viz.:—		
Mortgage on real estate.....$13,500 00		
Interest on do 405 00		
2nd instalment of taxes payable 10th December, 1898..... 1,077 00	14,982 00	
Liabilities to the public		35,405 79

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	76,294 22	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	500 00	
9. Otherwise secured (description specified) viz.:—		
Open accounts.....$1,333 00		
Balance..... 696 63	2,029 63	
Total		78,823 85
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	26 56	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Real estate	200,308 35	

Total liabilities		279,158 76	Total property owned		200,334 91
			Total assets		279,158 76

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—22nd Feb., 1886		16. Estimated value of real estate under mortgage	
2. Dividend declared during the year— per cent and amount.		17. Amount overdue and in default of mortgages	76,294 22
3. Amount loaned during the year		18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year	13,864 48	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year	400 00	21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	278,462 13
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	6,716 67	26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures, 4½ per cent		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed:—		28. Estimated average rate mortgages or other securities were originally calculated to yield	
Debentures—4½ per cent			
Debenture stock— per cent			
Deposits— 4½ per cent			
14. Total amount of interest paid and accrued during the year	1,952 37		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,146 13		

Attested by

GEORGE R. R. COCKBURN,
President.

JNO. C. COPP,
Manager.

Before
CHURCHILL COCKBURN,
A Commissioner, &c.

TORONTO, 22nd February, 1899.

STATEMENT of the Affairs of the Trust and Loan Company of Canada, on the 30th September, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ROYAL CHARTER.

CAPITAL STOCK.

President—CHARLES MORRISON.
Deputy Chairman—JAMES DICKSON.

CAPITAL AUTHORZED.....$ 14,600,000.
CAPITAL SUBSCRIBED..... 7,300,000.

Commissioners { RICHARD D. MACDONNELL, Captain. LAURENCE EDYE, Colonel }
Head Office—London, England.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ) upon which has been paid	1,581,666 67	
3. Accumulating stock		
4. Reserve fund	907,857 65	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	102,772 44	
Liabilities to stockholders		2,592,296 76
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere	4,372,279 01	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Suspense account $ 18,249 76		
Exchange 5,768 17		
Income tax 4,896 78		
Sundry creditors 49,062 80		
	77,977 51	
Liabilities to the public		4,450,256 52

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	5,142,392 19	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Loans on deposit in London $ 99,766 66		
Sundry debtors do .. 1,277 45		
	101,044 11	
Total		5,243,436 30
B. Property owned—		
10. Dominion securities—present cash value	403,811 66	
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities present cash value		
14. School section securities present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	571 62	
17. Cash on hand	34 11	
18. Cash in bank	119,888 21	
19. Office premises	99,440 25	
20. Loans secured on real estate held for sale	99,404 81	
21. Other property (description specified), present cash value:—		
Interest due on mortgaged land $261,258 22		
Consols 401,043 76		

			Real estate	378,070 51	
			Metropolitan Board of Works	35,593 83	
					1,075,966 32
			Total property owned		1,799,116 98
Total liabilities		7,042,553 28	Total assets		7,042,553 28

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, November, 1845.		16. Estimated value of real estate under mortgage	12,317,959 49
2. Dividend declared during the year, 6 per cent and amount	94,900 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	737,311 14	18. Amount of mortgages payable by instalments—None on instalment plan	
4. Amount received from borrowers during the year	717,938 20	19. Amount invested and secured by mortgage deeds	5,241,797 00
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 42	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	64,898 57
7. Amount borrowed for purposes of investment	4,372,279 01	22. Value of mortgaged property held for sale	94,825 00
8. Securities given for such amount—Company debentures		23. Amount chargeable against such property	122,469 34
9. Debentures issued by the company during the year	1,118,798 00	24. Present cash value of investments on mortgages and other securities	7,042,553 28
10. Debentures repaid by the company during the year	965,802 17	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	1,070,045 23	26. Estimated average rate mortgages or other securities respectively yield	
12. Rate of interest borne by outstanding debentures, 3 to 4¼ p. c.		27. Estimated average rate current during the year, 6·15 p.c.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures, 3·65 per cent			
Debenture stock, per cent			
Deposits, per cent			
14. Total amount of interest paid and accrued during the year	339,649 01		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6 9 ,390 43		

Attested by

JAS. O'NEIL IRELAND,
Acting Manager.

DOUGLAS PONTON,
Registrar.

Before

J. P. WHITE,
A Commissioner, &c.

TORONTO, 1st March, 1899.

STATEMENT of the Affairs of the Union Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JOHN STARK.
Vice-President—WELLINGTON FRANCIS.

CAPITAL AUTHORIZED..... $1,250,000.
CAPITAL SUBSCRIBED..... 1,095,400.

Manager - JAS. C. MCGEE.
Head Office—Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	600,000 00	
2. Capital stock subscribed ($495,400), upon which has been paid	99,045 00	
3. Accumulating stock		
4. Reserve fund	100,000 00	
5. Dividends declared and unpaid	6,990 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,588 00	
Liabilities to stockholders		808,623 45
8. Deposits, including interest	131,030 85	
9. Debentures payable in Canada	183,370 00	
10 Debentures payable elsewhere	1,041,053 46	
11. Debenture stock		
12. Interest on debentures accrued	8,350 00	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		1,363,804 31
Total liabilities		2,172,427 76

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,294,861 83	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	156 15	
8. Loans to shareholders on their stock	12,749 87	
9. Otherwise secured (description specified) viz.:		
Total		1,307,767 85
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	77,200 00	
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	200 00	
17. Cash on hand	78 55	
18. Cash in banks	20,788 90	
19. Office premises	66,470 46	
20. Loans secured on real estate foreclosed	269,641 00	
21. Other property (description specified), present cash value:— Loans on real estate held under power of sale	430,281 00	
Total property owned		864,659 91
Total assets		2,172,427 76

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment	1,865 00
2. Dividend declared during the year—3 per cent and amount	20,880 55
3. Amount loaned during the year	52,817 90
4. Amount received from borrowers during the year	335,761 70
5. Amount received from depositors during the year	128,992 34
6. Amount paid to depositors during the year	200,583 86
7. Amount borrowed for purposes of investment	293,660 69
8. Securities given for such amount—Company's debentures and deposit receipts	.....
9. Debentures issued by the company during the year	164,668 35
10. Debentures repaid by the company during the year	249,801 24
11. Debentures of the company which will mature within one year	323,853 33
12. Rate of interest borne by outstanding debentures—3½ and 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4 017 per cent	.....
Debenture stock— per cent	.....
Deposits—3½ per cent	.....
14. Total amount of interest paid and accrued during the year	57,409 00
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	12,194 52
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages—See No. 23	.....
18. Amount of mortgages payable by instalments—About 50 p. c.	.....
19. Amount invested and secured by mortgage deeds	1,994,783 83
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 12	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	24,550 00
22. Value of mortgaged property held for sale—Approximate	*699,922 00
23. Amount chargeable against such property	*699,922 00
24. Present amount of investments on mortgages and other securities	2,172,427 76
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates borne by the mortgages	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—From 5 to 8 per cent	.....

* Including foreclosed property.

Attested by

JOHN STARK,
President.

JAS. C. McGEE,
Manager.

Before
R. C. DONALD,
A Commissioner, &c.

TORONTO, 22nd February, 1899.

STATEMENT of the Affairs of the Western Canada Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ACTS OF PARLIAMENT OF CANADA, 37 VIC., CAP. 50 AND 47 VIC., CAP. 40 AND AMENDING ACTS AND LOAN CORPORATIONS ACT REVISED STATUTES OF ONTARIO, CAP. 205.

CAPITAL STOCK.

President—HON. G. W. ALLAN.
Vice-President—GEORGE GOODERHAM.

CAPITAL AUTHORIZED..... $3,000,000.
CAPITAL SUBSCRIBED..... 3,000,000.

Manager—WALTER S. LEE.
Head Office—76 Church St., Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($2,000,000) upon which has been paid	500,000 00	
3. Accumulating stock		
4. Reserve fund	770,000 00	
5. Dividends declared and unpaid	45,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	6,589 81	
Liabilities to stockholders		2,321,589 81
8. Deposits	780,979 18	
9. Debentures payable in Canada	867,473 49	
10. Debentures payable elsewhere	2,739,025 38	
11. Debenture stock		
12. Interest on deposits, debentures	50,634 43	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Sundry accounts including coupons outstanding	715 28	
Liabilities to the public		4,438,827 76
Total liabilities		6,760,417 57

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	5,930,767 66	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	49,671 19	
9. Otherwise secured (description specified), viz.:— Board of Trade and other debentures	3,420 00	
Total		5,983,858 85
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do	241,887 75	
13. Township, town or village securities—present cash value		
14. School sec.securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	2,765 94	
17. Cash on hand	931 23	
18. Cash in bank	208,377 94	
19. Office premises	127,131 59	
20. Loans secured on real estate held for sale See No. 23 below		
21. Other property (description specified), present cash value:— Real estate foreclosed	195,464 27	
Total property owned		776,558 72
Total assets		6,760,417 57

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—March, 1863...	.....
2. Dividend declared during the year—6 per cent and amount, and income tax.....	91,530 00
3. Amount loaned during the year.....	748,986 39
4. Amount received from borrowers during the year.....	1,202,339 19
5. Amount received from depositors during the year.....	242,532 85
6. Amount paid to depositors during the year.....	256,192 74
7. Amount borrowed for purposes of investment.....	4,438,112 48
8. Securities given for such amount—Total assets of company..	.....
9. Debentures issued by the company during the year.....	410,270 49
10. Debentures repaid by the company during the year.....	418,884 77
11. Debentures of the company which will mature within one year	604,769 52
12. Rate of interest borne by outstanding debentures, $3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$ and $4\frac{1}{2}$ per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 3·81 per cent.....	.....
Debenture stock, per cent.....	.....
Deposits, 3·14 per cent.....	.....
14. Total amount of interest paid and accrued during the year...	163,940 51
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	53,008 22
16. Estimated value of real estate under mortgage.....	14,000,000 00
17. Amount overdue and in default of mortgages.....	266,324 84
18. Amount of mortgages payable by instalments—Nearly all straight loans now.....	.....
19. Amount invested and secured by mortgage deeds.....	6,179,323 12
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 79	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	143,457 65
22. Value of mortgaged property held for sale..... } 23. Amount chargeable against such property..... }	891,456 33
24. Present cash value of investments on mortgages and other securities.....	6,760,417 57
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were originally calculated to yield.....	.....
26. Estimated average rate mortgages or other securities respectively yield—4·65 per cent.....	.....
27. Estimated average rate current during the year—6·90 p.c.	
28. Estimated average rate mortgages or other securities were originally calculated to yield—About 6 per cent.....	.....

Attested by

WALTER S. LEE,
Managing Director.

W. R. HARRIS,
Auditor.

Before
GOODWIN GIBSON,
Notary Public.

TORONTO, 27th February, 1899

STATEMENT of the Affairs of the York County Loan and Savings Company, on 1st March, 1899.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JOSEPH PHILLIPS.
Vice-President—A. T. HUNTER.

CAPITAL AUTHORIZED .....
CAPITAL SUBSCRIBED ..... $3,002,000.

Manager—JOSEPH PHILLIPS.
Head Office—Confederation Life, Toronto.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	170 900 00	
2. Capital stock subscribed ($), upon which has been paid	240,311 43	
3. Accumulating stock		
4. Reserve fund	18,000 00	
5. Dividends declared and unpaid	31,479 24	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	39,296 58	
Liabilities to stockholders		499,987 25
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Amount due on uncompleted loans $ 4,307 57		
Borrowers sinking fund 30,800 09		
Mortgages assumed for members. 5,300 00	40,407 66	
Liabilities to the public		40,407 66
Total liabilities		540,394 91

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	429,410 46	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	24,825 00	
9. Otherwise secured (description specified), viz.:		
Accounts receivable $1,525 58		
Advanced to borrowers 6,409 84		
Accrued interest 5,525 42	13,460 84	
Total		467,696 30
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	5,941 93	
17. Cash on hand	532 72	
18. Cash in bank	58,487 41	
19. Office premises		
20. Loans secured on real estate held for sale	7,736 55	
21. Other property (description specified) present cash value		
Total property owned		72,698 61
Total assets		540,394 91

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—Dec. 8th 1891	.....
2. Dividend declared during the year, 8 per cent and amount	16,287 53
3. Amount loaned during the year on mortgages, $101,479.59; branch loans, $22,713	124,192 59
4. Amount received from borrowers during the year—Interests, $27,873.76; stock loans, $15,501.66; mortgages, $60,800.04	104,175 46
5. Amount received from depositors during the year	
6. Amount paid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year	29,111 01
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	35,759 13

16. Estimated value of real estate under mortgage	858,820 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	429,410 46
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	700 00
22. Value of mortgaged property held for sale	7,736 55
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	908,470 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—8 per cent	.....
27. Estimated average rate current during the year—7 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JOSEPH PHILLIPS,
President.

VANASOR ROBIN,
Secretary Treasurer.

Before
A. J. RUSSELL MOW,
A Commissioner, &c.

TORONTO, 4th March, 1899.

STATEMENT of the Affairs of the Agricultural Savings and Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT OF CAP. 53, 22 VIC. CON. STA. U. C. AND AMENDING ACTS.

CAPITAL STOCK.

President—DANIEL REGAN.
Vice-President—W. J. REID.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 630,200.

Manager—C. P. BUTLER.
Head Office—London, Ontario

Liabilities.	$ cts.	$ cts.
1 Capital stock fully paid up	630,200 00	
2. Capital stock subscribed ( ) upon which has been paid		
3 Accumulating stock		
4. Reserve fund	170,000 00	
5. Dividends declared and unpaid	18,906 00	
6. Profits on accumulating stock		
7. Unappropriated profits	3,090 45	
Liabilities to stockholders		822,196 45
8. Deposits	577,328 12	
9. Debentures payable in Canada	518,040 00	
10. Debentures payable elsewhere	200,112 29	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	8,105 10	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Auditors, English agents, &c	625 25	
Liabilities to the public		1,304,210 76
Total liabilities		2,126,407 21

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,999,772 41	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,128 32	
9. Otherwise secured (description specified) viz.:—		
Total		2,001,900 73
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city securities—present cash value		
13. Township, town or village securities—present cash value	260 37	
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	4,233 30	
18. Cash in bank	79,192 23	
19. Office premises	26,000 00	
20. Loans secured on real estate held for sale	12,677 83	
21. Other property (description specified), present cash value :— Rents accrued ..... $ 1,135 25; Real estate 507 50	1,642 75	
Total property owned		124,506 48
Total assets		2,126,407 21

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1872	.....
2. Dividend declared during the year, 6 per cent and amount	37,809 30
3. Amount loaned during the year	256,231 49
4. Amount received from borrowers during the year	306,002 21
5. Amount received from depositors during the year—Including interest capitalized	748,064 28
6. Amount paid to depositors during the year	699,022 88
7. Amount borrowed for purposes of investment	1,295,480 41
8. Securities given for such amount—Debentures and pass books	.....
9. Debentures issued by the company during the year	149,052 45
10. Debentures repaid by the company during the year	159,105 79
11. Debentures of the company which will mature within one year	122,383 33
12. Rate of interest borne by outstanding debentures—3 to 5 p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures, 4·142 per cent	.....
Debenture stock, per cent	.....
Deposits, 3·418 per cent	.....
14. Total amount of interest paid and accrued during the year	48,644 88
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,938 43
16. Estimated value of real estate under mortgage	4,033,440 00
17. Amount overdue and in default of mortgages	15,313 06
18. Amount of mortgages payable by instalments	2,302 41
19. Amount invested and secured by mortgage deeds	2,012,450 24
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	4,501 75
22. Value of mortgaged property held for sale	12,677 83
23. Amount chargeable against such property	12,677 83
24. Present cash value of investments on mortgages and other securities	2,126,407 21
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rate at which loans were made	.....
26. Estimated average rate mortgages or other securities respectively yield—5·833 per cent	.....
27. Estimated average rate current during the year—5·474 p.c.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield, 5 to 9 per cent	.....

Attested by

C. P. BUTLER,
Manager.

GEO. F. JEWELL,
Auditor.

Before

RICHARD BAYLY,
A Commissioner, &c.

TORONTO, 25th February, 1899.

STATEMENT of the Affairs of the Birkbeck Loan Company, 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—R. J. C. DAWSON,
Vice-President—JAS. B. CAMPBELL, M.D.

CAPITAL AUTHORIZED..... $1,000,000.
CAPITAL SUBSCRIBED.....

Secretary—T. H. LUSCOMBE.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($113,200) upon which has been paid	52,474 29	
3. Accumulating stock	28,868 44	
4. Reserve fund		
5. Dividends declared and unpaid	2,420 40	
6. Profits on accumulating stock—See No. 3		
7. Contingent fund and unappropriated profits	889 65	
Liabilities to stockholders		84,652 78
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Mortgages assumed ..... $4,875 00; Borrowed to complete loans 2,700 00	7,575 00	
Liabilities to the public		7,575 00
Total liabilities		92,227 78

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	73,249 92	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	8,497 36	
9. Otherwise secured (description specified), viz.:— Interest due and unpaid ..... $1,907 00; Loaned to expense fund 3,148 73	5,055 73	
Total		86,803 01
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	97 74	
18. Cash in bank	2,434 88	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value— Cash in agents' hand ..... $ 725 48; Permanent stock held for sale .. 2,166 67	2,892 15	
Total property owned		5,424 77
Total assets		92,227 78

1. Date of company or society's establishment—February, 1893.	.....
2. Dividend declared during the year—7 per cent on permanent and prepaid 10 per cent on instalment	6,168 77
3. Amount loaned during the year	22,745 21
4. Amount received from borrowers during the year—Interest, $6,068.47; loans repaid, $20,000.88	26,069 35
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	2,700 00
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year	474 02
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,508 97
16. Estimated value of real estate under mortgage	133,189 92
17. Amount overdue and in default of mortgages	1,907 00
18. Amount of mortgages payable by instalments	73,249 92
19. Amount invested and secured by mortgage deeds	.....
20. Number of mortgages upon which compulsory proceedings have been taken during the past year. 10	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	6,112 95
22. Value of mortgaged property held for sale	6,475 00
23. Amount chargeable against such property	5,734 29
24. Present cash value of investments on mortgages and other securities	86,803 01
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities originally calculated to yield	.....

Attested by

R. J. C. DAWSON
President.

T. H. LUSCOMBE,
Secretary.

Before

JAS. B. MCKILLOP,
A Commissioner, &c

LONDON, 28th February, 1899.

STATEMENT of the Affairs of the Canadian Savings and Loan Company of London, Canada, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 164, R. S. O.

CAPITAL STOCK.

President—ROBERT FOX.
Vice-Presidents—JOHN CHRISTIE and ROBERT LEWIS.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED.....$750,000.

Manager—MALCOLM H. ROWLAND.
Head Office—London.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	750,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund	225,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,980 51	
Liabilities to stockholders		978,980 51
8. Deposits	722,028 56	
9. Debentures payable in Canada	268,407 59	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on debentures	3,279 16	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		993,785 31
Total liabilities		1,972,765 82

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,888,552 88	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loans companies debentures		
8. Loan to shareholders on their stock	30,504 04	
9. Otherwise secured (description specified), viz.:		
Total		1,919,056 92
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	7,757 61	
18. Cash in bank	19,151 29	
19. Office premises	24,000 00	
20. Loans secured on real estate held for sale	2,800 00	
21. Other property (description specified), present cash value		
Total property owned		53,708 90
Total assets		1,972,765 82

MISCELLANEOUS STATEMENTS

1. Date of company or society's establishment—October, 1875	.....
2. Dividend declared during the year—6 per cent and amount for seven months	26,250 00
3. Amount loaned during the seven months	248 278 26
4. Amount received from borrowers during the seven months	176,290 46
5. Amount received from depositors during the seven months	631,098 62
6. Amount paid to depositors during the seven months	638,315 53
7 Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the seven months.	110,000 00
10. Debentures repaid by the company during the seven months	79,675 00
11. Debentures of the company which will mature within one year.	48,492 40
12. Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, $3\frac{3}{4}$, $3\frac{7}{8}$, 4, $4\frac{1}{8}$ and $4\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·6491 per cent	.....
Debenture stock— per cent	.....
Deposits—3·0868 per cent	.....
14. Total amount of interest paid and accrued during the seven months	19,422 09
15. Expenses during the seven months, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	7,892 03
16. Estimated value of real estate under mortgage	3,218,550 00
17. Amount overdue and in default of mortgages	47,853 65
18. Amount of mortgages payable by instalments	7,817 65
19. Amount invested and secured by mortgage deeds	1,891 352 88
20. Number of mortgages upon which compulsory proceedings have been taken during the past seven months 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past seven months	9,674 25
22. Value of mortgaged property held for sale	2,800 00
23. Amount chargeable against such property	2,800 00
24. Present cash value of investments on mortgages and other securities, including cash on hand and in bank	1,972,765 82
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates as investments respectively yield	.....
26. Estimated average rate mortgages or other securities respectively yield— 5·7312 per cent	.....
27 Estimated average rate current during the seven months— 5·4033 per cent	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—$4\frac{1}{2}$ to 9 per cent	.....

Attested by

M. H. ROWLAND,
Manager.

THOS. A. BROWNE,
Auditor.

Before

H. C. BECHER,
A Commissioner, &c.

LONDON, 28th February, 1899.

STATEMENT of the Affairs of the Dominion Savings and Investment Society, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53, CONSOLIDATED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—ROBERT REID.
Vice-President—CHARLES H. ELLIOTT.

CAPITAL AUTHORIZED..... $1,500,000.
CAPITAL SUBSCRIBED..... 1,000,000.

Manager—NATHANIEL MILLS.
Head Office—London.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	934,200 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock	306 11	
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	21,425 99	
Liabilities to stockholders		965,932 10
8. Deposits	879,691 53	
9. Debentures payable in Canada	49,950 00	
10. Debentures payable elsewhere	324,607 64	
11. Debenture stock		
12. Interest on debentures	2,797 29	
13. Owing to banks		
14. Other liabilities (description specified), viz. :		
Liabilities to the public		1,257,046 46
Total liabilities		2,222,978 56

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	2,100,693 87	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	78,205 96	
9. Otherwise secured (description specified), viz. :		
Total		2,178,899 83
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	1,000 00	
17. Cash on hand	2,320 78	
18. Cash in banks	40,757 95	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		44,078 73
Total assets		2,222,978 56

1. Date of company or society's establishment—1st April, 1872	.....
2. Dividend declared during the year, 5 per cent and amount....	46,710 00
3. Amount loaned during the year.....	511,793 94
4. Amount received from borrowers during the year.....	658,256 27
5. Amount received from depositors during the year	1,159,319 79
6. Amount paid to depositors during the year.....	1,032,620 35
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount—Passbooks and debentures	.....
9. Debentures issued by the company during the year.....	82,534 29
10. Debentures repaid by the company during the year.....	237,106 05
11 Debentures of the company which will mature within one year.....	77,654 32
12. Rate of interest borne by outstanding debentures, 4·18 p. c....	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4 per cent.....	.....
Debenture stock— per cent.....	.....
Deposits, 3·70 per cent.....	.....
14. Total amount of interest paid and accrued during the year...	49,647 48
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	11,148 12

16. Estimated value of real estate under mortgage	3,297,550 00
17. Amount overdue and in default of mortgages.....	53,997 65
18. Amount of mortgages payable by instalments.....	.....
19. Amount invested and secured by mortgage deeds.....	2,100,693 87
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 13	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	18,410 01
22. Value of mortgaged property held for sale.....	185,958 45
23. Amount chargeable against such property.....	185,958 45
24. Present cash value of investments on mortgages and other securities.....	2,178,899 83
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates which they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5·92 per cent.....	.....
27. Estimated average rate current during the year—5·91 per cent.....	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—5 to 9½ per cent.....	.....

Attested by

NATHANIEL MILLS,
Manager.

J. K. McDERMID,
Auditor.

Before

E. JONES PARKE,
Justice of the Peace.

LONDON, 25th February, 1899.

STATEMENT of the Affairs of the Huron and Erie Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CON. STATUTES U. C. ENTITLED "AN ACT RESPECTING BUILDING SOCIETIES RELATING THERETO."

CAPITAL STOCK.

President—JOHN W. LITTLE.
Vice-President—PHILIP MACKENZIE.

CAPITAL AUTHORIZED..... $3,000,000.
CAPITAL SUBSCRIBED..... 3,000,000.

Manager—GEO. A. SOMERVILLE.
Head Office—London, Ontario.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($2,000,000), upon which has been paid 20 per cent	400,000 00	
3. Accumulating stock		
4. Reserve fund	780,000 00	
5. Dividends declared and unpaid	63,043 38	
6. Profits on accumulating stock		
7. Unappropriated profits	22,553 70	
Liabilities to stockholders		2,265,597 08
8. Deposits	1,393,552 26	
9. Debentures payable in Canada	1,540,596 42	
10. Debentures payable elsewhere	1,352,582 92	
11. Debenture stock		
12. Interest on debentures	35,140 48	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		4,321,872 08
Total liabilities		6,587,469 16

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	6,088,407 80	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.		
Total		6,088,407 80
B. Property owned—		
10. Dominion securities—present cash value	60,740 00	
11. Provincial do do		
12. County or city do do	203,074 00	
13. Township, town or village securities—present cash value	4,746 00	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	3,774 20	
18. Cash in banks	200,927 16	
19. Office premises	15,000 00	
20. Loans secured on real estate held for sale	4,250 00	
21. Other property (description specified), present cash value— Real estate held under deed	6,550 00	
Total property owned		499,061 36
Total assets		6,587,469 16

1. Date of company or society's establishment—1864	.....
2. Dividend declared during the year—9 per cent and amount	126,000 00
3. Amount loaned during the year, not including renewals or $15,498.17 advanced from assumed mortgage fund	1,079,444 56
4. Amount received from borrowers during the year	1,142,341 18
5. Amount received from depositors during the year, including interest capitalized	1,780,022 68
6. Amount paid to depositors during the year—Principal and interest	1,750,725 40
7. Amount borrowed for purposes of investment	4,286,731 60
8. Securities given for such amount—The entire assets of the Company, no specific security given	.....
9. Debentures issued by the company during the year	766,301 43
10. Debentures repaid by the company during the year	742,614 93
11. Debentures of the company which will mature within one year	954,271 00
12 Rate of interest borne by outstanding debentures—$3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$ and $4\frac{1}{2}$ per cent	.....
13. Average rate of interest for money borrowed :—	
Debentures—3·814 per cent	.....
Debenture stock— per cent	.....
Deposits—3·00 per cent	.....
14. Total amount of interest and premiums paid and accrued during the year	154,829 02
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	36,625 91
16. Estimated value of real estate under mortgage	11,085,905 00
17. Amount overdue and in default of mortgages	74,768 00
18. Amount of mortgages, etc., payable by instalments	2,211,132 00
19. Amount invested and secured by mortgage deeds	6,092,657 80
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 9	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	28,753 00
22. Value of mortgaged property held for sale	4,250 00
23. Amount chargeable against such property	4,250 00
24. Present cash value of investments on mortgages and other securities	6,587,469 16
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate at which the loan was made in every case	.....
26. Estimated average rate mortgages or other securities respectively yield—5·732 per cent	.....
27. Estimated average rate current during the year—5·282.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—$3\frac{7}{16}$ to $7\frac{1}{2}$ per cent	.....

Attested by

GEO. A. SOMERVILLE,
Manager.

GEO. F. JEWELL,
Auditor.

Before
J. P. WILTS,
A Commissioner, &c.

LONDON, 28th February, 1899.

STATEMENT of the Affairs of the London and Western Trusts Company (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK LETTERS PATENT ACT AND TRUST COMPANIES ACT.

CAPITAL STOCK.

President—GEORGE C. GIBBONS, Q.C.
Vice-Presidents—JOHN LABATT and CHAS. MACKENZIE.

CAPITAL AUTHORIZED..... $500,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—JOHN B. KILGOUR.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($500,000) upon which has been paid	100,000 00	
3. Accumulating stock	.....	
4. Reserve fund	.....	
5. Dividends declared and unpaid	2,000 00	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	6,255 50	
Liabilities to stockholders	.....	108,255 50
8. Deposits	.....	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—		
Due estates, trusts and agencies—		
Investments	56,293 78	
Interest accrued but not due	909 23	
Cash in bank	72,657 81	
Liabilities to the public	.....	129,860 82
Total liabilities	.....	238,116 32

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	103,509 38	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:—		
Interest accrued on mortgages but not due	1,660 48	
Total	.....	105,169 86
B Property owned—		
10. Dominion securities—present cash value.		
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	.....	
18. Cash in bank	3,085 64	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified), present cash value:—		
Assets not owned beneficially—		
Mortgages on real estate, cash value $ 57,203 01	129,860 82	
Cash in bank 72,657 81		
Total property owned	.....	132,946 46
Total assets	.....	238,116 32

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—September, 1896	.....
2. Dividend declared during the year, 4 per cent and amount	4,000 00
3. Amount loaned during the year	69,647 75
4. Amount received from borrowers during the year	26,456 33
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,780 51
16. Estimated value of real estate under mortgage	306,000 00
17. Amount overdue and in default on mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	159,803 16
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of motgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	162,372 87
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—5·10 per cent	.....
27. Estimated average rate current during the year on mortgages—5·10 per cent	.....
28. Estimated average rate mortgages or other securities originally calculated to yield	.....

Attested by

GEO. C. GIBBONS,
President.

JOHN B. KILGOUR,
Manager.

Before

FRED. F. HARPER,
A Commissioner, &c

LONDON, 28th February, 1899.

SATEMENT of the Affairs of the London Loan Company of Canada, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT. U. C.

CAPITAL STOCK.

President—THOMAS KENT.
Vice-President—R. W. PUDDICOMBE.

CAPITAL AUTHORIZED..... ... Not limited.
CAPITAL SUBSCRIBED .. .. $679,700.

Manager—M. J. KENT.
Head Office—London, Ontario.

Liabili ies.	$ cts.	$ cts.
1. Capital stock fully paid up.	678,550 00	
2. Capital stock subscribed ($), upon which has been paid	.....	
3. Accumulating stock	4 42	
4. Reserve fund	83,000 00	
5. Dividends declared and unpaid	.....	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	401 65	
Liabilities to stockholders	.....	761,956 07
8. Deposits	473,073 13	
9. Debentures payable in Canada	170,923 58	
10. Debentures payable elsewhere	87,113 05	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	3,589 17	
13. Owing to banks	18,402 72	
14. Other liabilities (description specified) viz.:	.....	
Liabilities to the public	.....	753,101 65
Total liabilities	.....	1,515,057 72

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,403,862 00	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan Companies debentures	801 00	
8. Loans to shareholders on their stock	65,327 00	
9. Otherwise secured (description specified) viz.:	.....	
Total	.....	1,469,990 00
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	859 00	
14. School section securities—present cash value	.....	
15. Loan Companies debentures	5,112 00	
16. Office furniture and fixtures	200 00	
17. Cash on hand	7,061 84	
18. Cash in banks	31,834 88	
19. Office premises	.....	
20. Loans secured on real estate held for sale	.....	
21. Other property (description specified) present cash value	.....	
Total property owned	.....	45,067 72
Total assets	.....	1,515,057 72

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D., 1877	.....
2. Dividend declared during the year—6 p. c. and amount	40,521 34
3. Amount loaned during the year	275,949 71
4. Amount received from borrowers during the year	299,090 04
5. Amount received from depositors during the year	961,691 70
6. Amount paid to depositors during the year	941,750 94
7. Amount borrowed for purposes of investment	731,109 76
8. Securities given for such amount—Pass books and debentures	.....
9. Debentures issued by the company during the year	38,416 66
10. Debentures repaid by the company during the year	10,777 53
11. Debentures of the company which will mature within one year	95,393 49
12. Rate of interest borne by outstanding debentures, 4·116 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·195 per cent	.....
Debenture stock— per cent	.....
Deposits—3·3509 per cent	.....
14. Total amount of interest paid and accrued during the year	29,524 19
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,675 41
16. Estimated value of real estate under mortgage	2,532,670 00
17. Amount overdue and in default of mortgages	1,927 00
18. Amount of mortgages payable by instalments	1,101,846 00
19. Amount invested and secured by mortgage deeds	1,403,862 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	7,876 00
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	1,196,655 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5 884 per cent	.....
27. Estimated average rate current during the year—5½ per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—from 4 to 10 per cent	.....

Attested by

W. JOHN CARSON,
Auditor.

M. J. KENT,
Manager.

Before
E. JONES PARKE,
Police Magistrate.

LONDON, ONT., 25th January, 1899.

STATEMENT of the Affairs of the Ontario Loan and Debenture Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 53, REVISED STATUTES OF UPPER CANADA.

CAPITAL STOCK.

President—JOHN MCCLARY.
Vice-President—ARTHUR S. EMERY.

CAPITAL AUTHORIZED.....Not limited.
CAPITAL SUBSCRIBED.....$ 2,000,000.

Manager—WILLIAM F. BULLEN.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($1,000,000) upon which has been paid	200,000 00	
3. Accumulating stock		
4. Reserve fund	490,000 00	
5. Dividends declared and unpaid	39,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	442 05	
Liabilities to stockholders		1,729,442 05
8. Deposits including accrued interest	540,295 01	
9. Debentures payable in Canada	238,078 00	
10. Debentures payable elsewhere	1,218,012 21	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	14,825 94	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		2,011,211 16
Total liabilities		3,740,653 21

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,181,577 65	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	36,695 53	
9. Otherwise secured (description specified) viz.:		
Total		3,218,273 18
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	71,020 83	
13. Township, town or village securities—present cash value	21,780 20	
14. School section securities—present cash value		
15. Loan companies debentures	28,284 17	
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in banks	235,806 88	
19. Office premises	40,000 00	
20. Loans secured on real estate held for sale	101,187 95	
21. Other property (description specified), present cash value— Foreclosed and owned	24,300 00	
Total property owned		522,380 03
Total assets		3,740,653 21

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1870	.....
2. Dividend declared during the year, 6½ per cent and amount	78,000 00
3. Amount loaned during the year	531,359 39
4. Amount received from borrowers during the year	776,285 18
5. Amount received from depositors during the year	547,488 17
6. Amount paid to depositors during the year	566,015 69
7. Amount borrowed for purposes of investment	1,996,385 22
8. Securities given for such amount—Company's debentures and receipts	.....
9. Debentures issued by the company during the year	123,235 34
10. Debentures repaid by the company during the year	327,602 98
11. Debentures of the company which will mature within one year	312,261 27
12. Rate of interest borne by outstanding debentures—3¼, 3½, 3¾, 4, 4¼ and 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·74 per cent	.....
Debenture stock— per cent	.....
Deposits—3·18 per cent	.....
14. Total amount of interest paid and accrued during the year	74,730 41
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	22,744 71
16. Estimated value of real estate under mortgage	6,438,000 00
17. Amount overdue and in default of mortgages otherwise than by consent	67,609 54
18. Amount of mortgages payable by instalments	1,563,655 00
19. Amount invested and secured by mortgage deeds	3,282,765 60
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 16	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	61,728 00
22. Value of mortgaged property held for sale	101,187 95
23. Amount chargeable against such property	101,187 95
24. Present cash value of investments on mortgages and other securities	3,740,653 21
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At same rate at which the advance was made	.....
26. Estimated average rate mortgages or other securities respectively yield—5·42 per cent	.....
27. Estimated average rate current during the year—5·01 p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·42 per cent	.....

Attested by

WM. F. BULLEN,
Manager and Sec.-Treas.

A. M. SMART,
Auditor.

Before

A. O. JEFFERY,
A Commissioner, &c.

LONDON, 24th February, 1899.

STATEMENT of the Affairs of the Peoples' Building and Loan Association of Ontario, on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF "LOANS CORPORATIONS ACT OF ONTARIO."

CAPITAL STOCK.

President—JUDGE EDWARD ELLIOTT.
Vice-President—ARCHD. A. CAMPBELL.

CAPITAL AUTHORIZED.....$.
CAPITAL SUBSCRIBED..... .

Manager—A. A. CAMPBELL.
Head Office—London, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock	100,200 00	
2. Capital stock subscribed ($), upon which has been paid		
3. Accumulating stock	249,694 24	
4. Reserve fund	3,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7 Contingent fund and unappropriated profits		
Liabilities to stockholders		352,894 24
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		255,906 10	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		17,634 94	
9. Otherwise secured (description specified), viz. :—			
Accrued dues	$3,820 54		
do interest and premiums	7,118 58		
do expense fund	614 74		
		11,553 86	
Total			285,094 90
B. Property owned—			
10. Dominion securities—present cash value			
11 Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School section securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		397 03	
17. Cash on hand		4,039 02	
18. Cash in bank		5,229 95	
19. Office premises			
20 Loans secured on real estate held for sale		8,325 79	
21. Other property (description specified), present cash value—			

			Agents balances	$ 260 00		
			Suspense account	88 65		
			Permanent stock (subscription uncalled)	49,458 90	49,807 55	
			Total property owned			67,799 34
Total liabilities		352,894 24	Total assets			352,894 24

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—17th June, 1892		16. Estimated value of real estate under mortgage	462,600 00
2. Dividend declared during the year—Permanent stock, 6 p. c.; prepaid stock, 8 p. c.; instalment stock, 10 p. c. and amount		17. Amount overdue and in default of mortgages	8,325 79
3. Amount loaned during the year	96,050 33	18. Amount of mortgages payable by instalments / 19. Amount invested and secured by mortgage deeds	263,024 68
4. Amount received from borrowers during the year	33,098 10	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 6	
5. Amount received from depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	4,900 00
6. Amount paid to depositors during the year		22. Value of mortgaged property held for sale	
7. Amount borrowed for purposes of investment		23. Amount chargeable against such property	
8. Securities given for such amount		24. Present cash value of investments on mortgages and other securities	352,894 24
9. Debentures issued by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
10. Debentures repaid by the company during the year		26. Estimated average rate mortgages respectively yield—8 per cent per annum	
11. Debentures of the company which will mature within one year		27. Estimated average rate current during the year on other securities—8 per cent	
12. Rate of interest borne by outstanding debentures, per cent		28. Estimated average rate mortgage securities originally calculated to yield - 8 per cent	
13. Average rate of interest paid for money borrowed—			
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year			
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	10,010 06		

Attested by

A. A. CAMPBELL,
Vice-President and Man. Director.

WM. SPITTAL,
Secretary-Treasurer.

Before

CHAS. H. IVEY,
A Commissioner, &c.

LONDON, ONT., 11th April, 1899.

STATEMENT of the Affairs of the Atlas Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 61 VIC., CHAP. 92.

CAPITAL STOCK

President—HON. R. HARCOURT.
Vice-President—W. H. MURCH.

CAPITAL AUTHORIZED.....$2,000,000.
CAPITAL SUBSCRIBED..... 1,000,000.

Manager—A. E. WALLACE.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	157,450 00	
2. Capital stock subscribed ($842,550), upon which has been paid	142,550 00	
3. Accumulating stock		
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,448 67	
Liabilities to stockholders		353,448 67
8. Deposits	426,658 22	
9. Debentures payable in Canada	151,100 00	
10. Debentures payable elsewhere	19,652 29	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	2,437 90	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		599,848 41
Total liabilities		953,297 08

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	748,868 85	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	11,997 00	
9. Otherwise secured (description specified), viz		
Total		760,865 85
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	44,258 22	
19. Office premises	8,500 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value:— Bank stocks, loan company stocks, bonds and debentures	139,673 01	
Total property owned		192,431 23
Total assets		953,297 08

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—August, 1887	.....	16. Estimated value of real estate under mortgage	1,260,000 00
2. Dividend declared during the year, 6 per cent and amount	18,000 00	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	334,969 23	18. Amount of mortgages payable by instalments	.....
4. Amount received from borrowers during the year	213,691 91	19 Amount invested and secured by mortgage deeds	760,865 85
5. Amount received from depositors during the year	545,285 90	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount paid to depositors during the year	420,458 91		
7. Amount borrowed for purposes of investment	599,848 41	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
8. Securities given for such amount—Assets of company liable	.....		
9. Debentures issued by the company during the year	53,886 37	22. Value of mortgaged property held for sale	.....
10. Debentures repaid by the company during the year	15,786 66	23. Amount chargeable against such property	.....
11. Debentures of the company which will mature within one year	16,600 00	24. Present cash value of investments on mortgages and other securities	953,297 08
12. Rate of interest borne by outstanding debentures—4, 4¼, 4½, 4¾ and 5 per cent	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they bear	.....
13. Average rate of interest paid for money borrowed—			
Debentures—4 30 per cent	.....	26. Estimated average rate mortgages or other securities respectively yield—About 6 per cent	.....
Debenture stock — per cent	.....		
Deposits 3·80 per cent	.....	27. Estimated average rate current during the year—About 6 per cent	.....
14. Total amount of interest paid and accrued during the year	16,524 61		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,640 52	28. Estimated average rate mortgages or other securities originally calculated to yield—5 to 8 per cent	.....

Attested by

A. E. WALLACE,
Manager.

J. LOGG,
Accountant.

Before

W. L. WICKETT,
A Commissioner, &c.

ST. THOMAS, 14th February, 1899.

STATEMENT of the Affairs of the Elgin Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance).

INCORPORATED UNDER THE PROVISIONS OF 22 VIC., CHAPTER 53.

CAPITAL STOCK.

President—D. McLARTY.
Vice-President—JOHN BAIRD.

CAPITAL AUTHORIZED.....$625,000.
CAPITAL SUBSCRIBED..... 625,000.

Manager—GEO. ROWLEY.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500 00	
2. Capital stock subscribed ($625,000) upon which has been paid	232,072 54	
3. Accumulating stock		
4. Reserve fund	19,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,157 63	
Liabilities to stockholders		252,730 17
8. Deposits	176,362 89	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		176,362 89
Total liabilities		429,093 06

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	369,072 48	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	9,900 27	
9. Otherwise secured (description specified) viz.:		
Total		378,972 75
B. Property owned—		
10. Dom. securities—present cash value		
11. Provin. securities—present cash value		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities - present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank and loan company's	17,493 75	
19. Office premises		
20. Loans secured on real estate held for sale	30,199 31	
21. Other property (description specified), present cash value:— Farm and timber lands	2,427 25	
Total property owned		50,120 31
Total assets		429,093 06

MISCELLANEOUS STATEMENTS.

1 Date of company or society's establishment—April 14th, 1879	.....
2. Dividend declared during the year, 5 per cent and amount.	11,570 89
3. Amount loaned during the year	88,871 46
4. Amount received from borrowers during the year	76,977 89
5. Amount received from depositors during the year	214,922 07
6. Amount paid to depositors during the year	190,512 33
7. Amount borrowed for purposes of investment—Deposits only	176,362 89
8. Securities given for such amount—No special security	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed :—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits—About 3·38 per cent	.....
14. Total amount of interest paid and accrued during the year.	5,778 54
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,336 84
16. Estimated value of real estate under mortgage—About	585,000 00
17. Amount overdue and in default of mortgages—About	41,000 00
18. Amount of mortgages payable by instalments—About	251,000 00
19. Amount invested and secured by mortgage deeds	399,271 79
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	30,199 31
23. Amount chargeable against such property	30,199 31
24. Present cash value of investments on mortgages and other securities	429,093 06
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear with a few exceptions.	.....
26. Estimated average rate mortgages or other securities respectively yield—About 5·40	.....
27. Estimated average rate current during the year—About 5·25	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—About 5·70	.....

Attested by

DUNCAN McLARTY,
President.

GEO. ROWLEY,
Manager.

Before
S. PRICE,
Notary Public.

ST. THOMAS, 25th February, 1899.

STATEMENT of the Affairs of the Southern Loan and Savings Company, on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF 22 VIC., CHAP. 53.

CAPITAL STOCK.

President—WILLIAM MICKLEBOROUGH.
Vice-President—THOMAS STACEY.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....$400,000.

Manager—JOHN WALKER STEWART.
Head Office—St. Thomas, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	400,000 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	56,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,639 98	
Liabilities to stockholders		460,639 98
8. Deposits	369,130 15	
9 Debentures payable in Canada	117,050 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	2,211 48	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		488,391 63
Total liabilities		949,031 61

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	880,935 58	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	7,033 22	
9. Otherwise secured (description specified), viz. :		
Total		887,968 80
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	13,413 01	
19. Office premises		
20. Loans secured on real estate held for sale	37,623 50	
21. Other property (description specified), present cash value:— Deposit with loan company	10,026 30	
Total property owned		61,062 81
Total assets		949,031 61

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1870	.....	16. Estimated value of real estate under mortgage	1,426,235 00
2. Dividend declared during the year, 6 per cent and amount	24,000 00	17. Amount overdue and in default of mortgages—Principal and interest	20,043 41
3. Amount loaned during the year	198,530 76	18. Amount of mortgages payable by instalments	725,594 58
4. Amount received from borrowers during the year	175,332 52	19. Amount invested and secured by mortgage deeds	918,559 08
5. Amount received from depositors during the year	394,956 72	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 14	.....
6. Amount paid to depositors during the year	398,575 61	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	22,544 60
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	37,623 50
8. Securities given for such amount	.....	23. Amount chargeable against such property	37,623 50
9. Debentures issued by the company during the year	68,900 00	24. Present cash value of investments on mortgages and other securities	925,592 30
10. Debentures repaid by the company during the year	8,250 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they yield	.....
11. Debentures of the company which will mature within one year	49,500 00	26. Estimated average rate mortgages or other securities respectively yield—5·80 per cent	.....
12. Rate of interest borne by outstanding debentures—4, 4¼ and 4½ per cent	.....	27. Estimated average rate current during the year—5·37 p. c.	
13. Average rate of interest paid for money borrowed:—		28. Estimated average rate mortgages or other securities originally calculated to yield—5 to 8 per cent	.....
Debentures—4·09 per cent	.....		
Debenture stock, per cent	.....		
Deposits—3 26 per cent	.....		
14 Total amount of interest paid and accrued during the year	16,166 33		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,845 05		

Attested by

WM. MICKLEBOROUGH,
President.

JOHN W. STEWART,
Manager.

Before

W. E. LEONARD,
Justice of the Peace.

ST. THOMAS, 14th February, 1899.

STATEMENT of the Affairs of the South Western Farmer's and Mechanic's Savings and Loan Society, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—E. W. GUSTIN, M.D.
Vice-President—M. A. GILBERT.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED ..... $193,800.

Manager—W. E. LEONARD.
Head Office—St. Thomas.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	188,850 00	
2. Capital stock subscribed ($4,950) upon which has been paid	3,209 47	
3. Accumulating stock		
4. Reserve fund	15,000 00	
5. Dividends declared and unpaid	5,665 50	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,768 94	
Liabilities to stockholders		215,493 91
8. Deposits	204,722 27	
9. Debentures payable in Canada	109,700 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	2,126 06	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		316,548 33
Total liabilities		532,042 24

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	479,755 26	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	267 71	
9. Otherwise secured (description specified), viz. :—		
Total		480,022 97
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	38,790 01	
19. Office premises		
20. Loans secured on real estate held for sale.	13,229 26	
21. Other property (description specified)—present cash value		
Total property owned		52,019 27
Total assets		532,042 24

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—18th Feb., 1875	.....
2. Dividend declared during the year—6 per cent and amount	11,507 64
3. Amount loaned during the year	94,221 93
4. Amount received from borrowers during the year	105,094 20
5. Amount received from depositors during the year	248,938 69
6. Amount paid to depositors during the year	265,815 02
7. Amount borrowed for purposes of investment—Deposits and debentures only	.....
8. S curities given for such amount—No special security	.....
9. Debentures issued by the company during the year	62,000 00
10. Debentures repaid by the company during the year	31,700 00
11. Debentures of the company which will mature within one year	40,600 00
12. Rate of interest borne by outstanding debentures—4·219 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures 4·239 per cent	.....
Debenture stock— per cent	.....
Deposits—3·231 per cent	.....
14. Total amount of interest paid and accrued during the year—	
On deposits	6,957 24
On debentures	3,900 03
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	.....
16. Estimated value of real estate under mortgage	825,300 00
17. Amount overdue and in default of mortgages*	40,365 39
18. Amount of mortgages payable by instalments	384,127 07
19. Amount invested and secured by mortgage deeds	479,755 26
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,219 89
22. Estimated value of mortgaged property held for sale	13,229 26
23. Amount chargeable against such property	13,229 26
24. Present amount of investments on mortgages and other securities	493,252 23
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5 628 per cent	.....
27. Estimated average rate current during the year—5·275 p.c.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—5 to 8 per cent	.....

Attested by

E. W. GUSTIN,
President.

W. E. LEONARD,
Manager and Secretary.

Before
DAVID MCLAWS,
J. P.

ST. THOMAS, 16th February, 1899.

SIXTEEN MONTHS' REPORT FROM 31st AUGUST, 1897.

STATEMENT of the Affairs of the Star Loan Company, on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE REVISED STATUTES OF ONTARIO, 164.

CAPITAL STOCK.

President HON. D. MILLS, Minister of Justice.
Vice-Presidents—J. P. FINLAY and C. B SPOHN.

CAPITAL AUTHORIZED.....$ 270,000.
CAPITAL SUBSCRIBED..... 270,000.

Manager—D. M. TAIT.
Head Office—St. Thomas.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	225,500 00	
2. Capital stock subscribed ($44,500), upon which has been paid	20,714 35	
3. Accumulating stock		
4. Reserve fund	15,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	8,000 00	
Liabilities to stockholders		269,214 35
8. Deposits	225,436 13	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.: Sundry accounts	100 00	
Liabilities to the public		225,536 13
Total liabilities		494,750 48

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	444,382 19	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities	322 97	
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	15,774 32	
9. Otherwise secured (description specified), viz :		
Total		460,479 48
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank Imperial and Atlas Company	29,693 91	
19. Office premises	2,400 00	
20. Loans secured on real estate held for sale	1,932 63	
21. Other property (description specified), present cash value:— Rents earned— To collect, good	244 46	
Total property owned		34,271 00
Total assets		494,750 48

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—31st Aug.,1881	.....
2. Dividend declared during the 16 months—6 p. c. and amount.	19,527 08
3. Amount loaned during the 16 months.....	96,184 57
4. Amount received from borrowers during the 16 months.	82,099 29
5. Amount received from depositors during the 16 months.....	240,458 79
6. Amount paid to depositors during the 16 months.....	219,120 24
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the 16 months.....	.....
10. Debentures repaid by the company during the 16 months.....	.....
11. Debentures of the company which will mature within 16 months	.....
12. Rate of interest borne by outstanding debentures.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent.....	.....
Deposits—31st Aug. 31, 1897, 3·43 per cent; 31st Dec., 1898, 3·41 per cent.....	.....
14. Total amount of interest paid and accrued during the 16 months—Saving bank	11,057 35
15. Expenses during the 16 months, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	2,881 02 287 11
16. Estimated value of real estate under mortgage—Different valuators differ about commissions.....	610,000 00
17. Amount overdue and in default of mortgages—Overdue payments agreed to extend the time.....	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds.....	462,412 11
20. Number of mortgages upon which compulsory proceedings have been taken during the past 16 months..... 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past 16 months.....	2,350 95
22. Value of mortgaged property held for sale (we hope to realize on all our claim).....	1,932 63
23. Amount chargeable against such property	1,932 63
24. Present cash value of investments on mortgages and other securities and cash.....	494,750 48
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield—About 5½ per cent	.....
27. Estimated average rate current during the year—About 6 per cent.....	.....
28. Estimated average rate mortgages or other securities originally calculated to yield.....	.....

Attested by

CHARLES B. SPOHN,
Vice-President.

DANIEL M. TAIT,
Manager.

Before

JOHN B. DAVIDSON,
A Commissioner, &c.

ST. THOMAS, 7th February, 1899.

STATEMENT of the Affairs of the Hamilton Provident and Loan Society, on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STAT. U. C.

CAPITAL STOCK.

President—GEORGE H. GILLESPIE.
Vice-President—A. T. WOOD, M.P.

CAPITAL AUTHORIZED.....$3,000,000.
CAPITAL SUBSCRIBED..... 1,500,000.

Manager—C. FERRIE.
Head Office—Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	1,000,000 00	
2. Capital stock subscribed ($500,000), upon which has been paid 20 per cent	100,000 00	
3. Accumulating stock		
4. Reserve fund	300,000 00	
5. Dividends declared and unpaid	33,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	49,109 05	
Liabilities to stockholders		1,482,109 05
8. Deposit	759,927 58	
9. Debentures payable in Canada	300,314 10	
10. Debentures payable elsewhere	604,293 76	
11. Debenture stock	427,049 99	
12. Interest on deposits, debentures and debenture stock	14,072 06	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Balances due borrowers	22,489 26	
Liabilities to the public		2,128,146 75
Total liabilities		3,610,255 80

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	3,214,589 96	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	506 55	
9. Otherwise secured (description specified), viz.:		
Total		3,215,096 51
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	12,114 10	
13. Township, town or village securities	81,600 80	
14. School section securities	2,036 25	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	4,166 57	
18. Cash in bank	191,215 57	
19. Office premises	96,526 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value— Otherwise acquired	7,500 00	
Total property owned		395,159 29
Total assets		3,610,255 80

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—September, 1871	.....
2. Dividend declared during the year—6 per cent and amount	66,000 00
3. Amount loaned during the year	514,185 71
4. Amount received from borrowers during the year	754,105 47
5. Amount received from depositors during the year	447,102 30
6. Amount paid to depositors during the year	513,875 04
7. Amount borrowed for purposes of investment	2,091,585 43
8. Securities given for such amount—Debentures and receipts for deposits	.....
9. Debentures issued by the company during the year, including debenture stock	161,663 32
10. Debentures repaid by the company during the year	209,173 74
11. Debentures of the company which will mature within one year	228,314 00
12. Rate of interest borne by outstanding debentures—$3\frac{1}{2}$, $3\frac{3}{4}$, 4, $4\frac{1}{4}$ per cent	.....
13. Average rate of interest paid for money borrowed—3·55 –	
Debentures—3·87 per cent	.....
Debenture stock—4 per cent	.....
Deposits—2·93 per cent	.....
14. Total amount of interest paid and accrued during the year	75,047 16
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	26,565 27
16. Estimated value of real estate under mortgage	7,115,671 00
17. Amount overdue and in default of mortgages	67,895 73
18. Amount of mortgages payable by instalments	2,397,980 31
19. Amount invested and secured by mortgage deeds	3,214,589 96
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 14	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	29,702 40
22. Value of mortgaged property held for sale	214,358 00
23. Amount chargeable against such property	214,358 00
24. Present cash value of investments on mortgages and other securities	3,610,255 80
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not lower than investments were calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·79 per cent	.....
27. Estimated average rate current during the year—5·63 p.c	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·79 per cent	.....

Attested by

GEO. H. GILLESPIE,
President.

C. FERRIE,
Treasurer.

Before
T. M. BANKIER,
A Notary Public.

HAMILTON, 16th February, 1899.

STATEMENT of the Affairs of the Landed Banking and Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 53, CON. STATUTES, U. C.

CAPITAL STOCK.

President—MATTHEW LEGGAT.
Vice-President—JOHN WALDIE.

CAPITAL AUTHORIZED.....$700,000.
CAPITAL SUBSCRIBED..... 700,000.

Manager—C. W. CARTWRIGHT.
Head Office—Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	700,000 00	
2. Capital stock subscribed ($), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	20,813 60	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	9,671 85	
Liabilities to stockholders		890,485 45
8. Deposits	436,481 38	
9. Debentures payable in Canada	458,696 23	
10. Debentures payable elsewhere	221,785 20	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	8,097 67	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Auditors fees, &c.	488 24	
Liabilities to the public		1,125,548 72
Total liabilities		2,016,034 17

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1 Real estate	1,800,818 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		1,800,818 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	17,236 66	
13. Township, town or village securities—present cash value	43,135 79	
14. School section securities—present cash value	3,360 00	
15. Loan companies debentures	5,040 00	
16. Office furniture and fixtures		
17. Cash on hand	2,448 39	
18. Cash in bank	64,513 58	
19. Office premises		
20. Loans secured on real estate held for sale	79,481 75	
21. Other property (description specified), present cash value		
Total property owned		215,216 17
Total assets		2,016,034 17

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—February, 1877	.....
2. Dividend declared during the year, 6 per cent and amount	41,574 20
3. Amount loaned during the year	202,871 79
4. Amount received from borrowers during the year	357,277 46
5. Amount received from depositors during the year	853,116 04
6. Amount paid to depositors during the year	882 377 16
7. Amount borrowed for purposes of investment	1,116,962 81
8. Securities given for such amount—Debentures, deposit receipts and pass books	.....
9. Debentures issued by the company during the year	94,366 66
10. Debentures repaid by the company during the year	112,979 28
11. Debentures of the company which will mature within one year	141,967 86
12. Rate of interest borne by outstanding debentures, 4 09 p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·09 per cent	.....
Debenture stock— per cent	.....
Deposits—3·036 per cent	.....
14. Total amount of interest paid and accrued during the year	41,819 90
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	14,787 92
16. Estimated value of real estate under mortgage	3,263,549 00
17. Amount overdue and in default of mortgages	31,841 83
18. Amount of mortgages payable by instalments	24,466 13
19. Amount invested and secured by mortgage deeds	1,800,818 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	2 .....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,853 20
22. Value of mortgaged property held for sale	79,481 75
23. Amount chargeable against such property	79,481 75
24. Present cash value of investments on mortgages and other securities	2,016,034 47
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—$3\frac{5}{8}$ to 10 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—$3\frac{5}{8}$ to 10 per cent	.....
27. Estimated average rate current during the year—6·14 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—$3\frac{5}{8}$ to 10 per cent	.....

Attested by

JOHN WALDIE,
Vice-President.

C. W. CARTWRIGHT,
Treasurer.

Before

W. W. OSBORNE,
A Commissioner, &c.

HAMILTON, 27th February, 1899.

STATEMENT of the Affairs of the Hamilton Mutual Building Society, on the 30th November, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF LAWS OF ONTARIO.

CAPITAL STOCK.

President—ALFRED WARD.
Vice-President—W. J. MORDEN.

CAPITAL AUTHORIZED.....$600,000.
CAPITAL SUBSCRIBED..... 522,200.

Manager—WALTER ANDERSON.
Head Office—100 King St. E., Hamilton.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($522,200), upon which has been paid	44,392 35	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	26,045 70	
Liabilities to stockholders		70,438 05
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		
Total liabilities		70,438 05

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	65,490 37	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Interest accrued on bank deposits	40 00	
Total		65,530 37
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	30 08	
18. Cash in bank	771 14	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Arrears of subscriptions at debit of members bearing interest	4,106 46	
Total property owned		4,907 68
Total assets		70,438 05

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st Dec., 1890	
2. Dividend declared during the year— per cent and amount	
3. Amount loaned during the year	10,815 37
4. Amount received from borrowers during the year	6,625 04
5. Amount received from depositors during the year	
6. Amount paid to depositors during the year	
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	
Debenture stock— per cent	
Deposits— per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	694 70
16. Estimated value of real estate under mortgage	101,607 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	65,490 37
19. Amount invested and secured by mortgage deeds	65,490 37
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24 Present cash value of investments on mortgages and other securities	70,438 05
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages and other securities respectively yield—5½ per cent	
27. Estimated average rate current during the year—5½ per cent	
28 Estimated average rate mortgages or other securities originally calculated to yield	

Attested by

ALFRED WARD,
President.

WALTER ANDERSON,
Secretary-Treasurer.

Before

JAMES DICKSON,
A Commissioner, &c.

HAMILTON, 1st April, 1899.

STATEMENT of the Affairs of the Huron and Lambton Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—JAMES FLINTOFT.
Vice-President—DAVID MILNE.

CAPITAL AUTHORIZED..... $.
CAPITAL SUBSCRIBED..... .

Manager—J. CAMERON DOUGLAS.
Head Office—Sarnia, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	309,550 00	
2. Capital stock subscribed ($48,100), upon which has been paid	9,620 00	
3. Accumulating stock	11,739 86	
4. Reserve fund	49,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	3,367 00	
Liabilities to stockholders		383,276 86
8. Deposits	270,952 57	
9. Debentures payable in Canada	24,950 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	330 79	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		296,233 36
Total liabilities		679,510 22

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	588,590 42	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	22,076 72	
9. Otherwise secured (description specified), viz.:		
Total		610,667 14
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	5 000 00	
13. Township, town or village securities—present cash value	29,412 24	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	2,316 61	
18. Cash in bank	8,020 29	
19. Office premises	7,500 00	
20. Loans secured on real estate held for sale	8,670 40	
21. Other property (description specified), present cash value— Held under conveyance or quit claim deed	7,923 54	
Total property owned		68,843 08
Total assets		679,510 22

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1877	.....
2. Dividend declared during the year—6 per cent and amount	19,816 83
3. Amount loaned during the year	131,147 58
4. Amount received from borrowers during the year	126,961 24
5. Amount received from depositors during the year	286,490 17
6. Amount paid to depositors during the year—Including temporary deposit for safe-keeping of $60,000	332,514 34
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	5,200 00
10. Debentures repaid by the company during the year	5,300 00
11. Debentures of the company which will mature within one year	11,150 00
12. Rate of interest borne by outstanding debentures—$3\frac{7}{8}$ p c	.....
13. Average rate of interest paid for money borrowed—	
Debentures $3\frac{1}{2}$ per cent	.....
Debenture stock— per cent	.....
Deposits—3·17 per cent	.....
14. Total amount of interest paid and accrued during the year	9,821 36
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,316 98
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	588,590 42
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,393 01
22. Value of mortgaged property held for sale	14,400 00
23. Amount chargeable against such property	16,593 94
24. Present cash value of investments on mortgages and other securities	659,479 38
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At rates they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5·44 per cent	.....
27. Estimated average rate current during the year—$5\frac{1}{8}$ p.c.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield	.....

Attested by

J. FLINTOFT,
President.

J. CAMERON DOUGLAS,
Sec.-Treas. and Manager

Before
JOHN DALZIEL,
J. P.

SARNIA, 11th February, 1899.

STATEMENT of the Affairs of the Industrial Mortgage and Savings Company on the 31st December, 1898.

(As required to be furnished by the Department of Finance)

INCORPORATED UNDER THE PROVISIONS OF BUILDING SOCIETIES ACT, R. S. O., 1887, CHAP. 169

CAPITAL STOCK.

President—JOHN COWAN, Esq.
Vice-President—ARCH GIBB, Esq.

CAPITAL AUTHORIZED.....$ 500,000.
CAPITAL SUBSCRIBED..... 365,000.

Manager—JAS. S. SYMINGTON, Esq.
Head Office—Sarnia, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($365,000) upon which has been paid	347,723 46	
3. Accumulating stock		
4. Reserve fund	57,220 51	
5. Dividends declared and unpaid	10,364 15	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,000 00	
Liabilities to stockholders		416,308 12
8. Deposits	350,342 32	
9. Debentures payable in Canada	125,991 81	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	12,092 98	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		488,427 11
Total liabilities		904,735 23

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	841,916 84	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	18,242 89	
9. Otherwise secured description specified) viz.:		
Total		860,159 73
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	38 213 61	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand	4,632 05	
18. Cash in bank	1,229 84	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		44,575 50
Total assets		904,735 23

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1889	
2. Dividend declared during the year, 6 per cent and amount	20,373 98
3. Amount loaned during the year	213,743 18
4. Amount received from borrowers during the year	163,670 86
5. Amount received from depositors during the year	499,041 26
6. Amount paid to depositors during the year	503,697 40
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	62,234 00
10. Debentures repaid by the company during the year	45,417 66
11. Debentures of the company which will mature within one year	65,430 00
12. Rate of interest borne by outstanding debentures, 3½, 3¾, 4, 4¼ and 4½ per cent	
13. Average rate of interest paid for money borrowed—	
Debentures—3·95 per cent	
Debenture stock — per cent	
Deposits - 2·89 per cent	
14. Total amount of interest paid and accrued during the year	10,327 54
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,701 44
16. Estimated value of real estate under mortgage	1,300,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19 Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	898,373 34
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—5·38 per cent	
27. Estimated average rate current during the year—5 per cent	
28. Estimated average rate mortgages or other securities originally calculated to yield per cent	

Attested by

JOHN COWAN,
President.

J. S. SYMINGTON,
Secretary and Manager.

Before

M. J. McCarthy,
A Notary Public for Ontario.

Sarnia, 24th February, 1899.

STATEMENT of the Affairs of the Lambton Loan and Investment Company on the 30th June, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF STATUTES OF CANADA, 9 VIC., CHAP. 90.

CAPITAL STOCK.

President—CHARLES MACKENZIE.
Vice-President—ISAAC UNSWORTH.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—FRED W. KITTERMASTER.
Asst. Manager—ANTROBUS C. CLARK.
Head Office—Sarnia.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—See below		
2. Capital stock subscribed ($500,000), upon which has been paid	499,742 67	
3. Accumulating stock		
4. Reserve fund	250,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	21,967 49	
Liabilities to stockholders		771,710 16
8. Deposits	517,788 83	
9. Debentures payable in Canada	84,985 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	1,756 10	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		604,529 93
Total liabilities		1,376,240 09

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,229,436 31	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	18,771 29	
9. Otherwise secured (description specified), viz.:		
Total		1,248,207 60
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	54,150 20	
14. School section securities—present cash value	509 50	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	5,334 23	
18. Cash in bank	51,270 56	
19. Office premises	6,000 00	
20. Loans secured on real estate held for sale	10,768 00	
21. Other property (description specified), present cash value		
Total property owned		128,032 49
Total assets		1,376,240 09

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1847	.....
2. Dividend declared during the year—8 per cent and amount	39,977 64
3. Amount loaned during the year	143,962 58
4. Amount received from borrowers during the year	216,916 37
5. Amount received from depositors during the year	433,449 53
6. Amount paid to depositors during the year	424,948 67
7. Amount borrowed for purposes of investment	602,773 83
8. Securities given for such amount—Pass-books and debentures and first lien on assets of company	.....
9. Debentures issued by the company during the year	16,100 00
10. Debentures repaid by the company during the year	53,912 68
11. Debentures of the company which will mature within one year	24,450 00
12. Rate of interest borne by outstanding debentures—3¼ to 4½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·60 per cent	.....
Debenture stock— per cent	.....
Deposits—3 per cent	.....
14. Total amount of interest paid and accrued during the year	73,423 63
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	6,825 58

16. Estimated value of real estate under mortgage (at 160)—Estimated	1,968,000 00
17. Amount overdue and in default of mortgages—About	15,000 00
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	1,240,204 31
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,600 00
22. Value of mortgaged property held for sale	11,500 00
23. Amount chargeable against such property	10,768 00
24. Present cash value of investments on mortgages and other securities	1,376,240 09
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—At rates they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5·60 per cent	.....
27. Estimated average rate current during the year—5·30 p.c.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—From 5 to 7 per cent	.....

Attested by

CHAS. MACKENZIE,
President.

ANTROBUS C. CLARK,
Asst. Man and Sec.-Treas.

Before
W. J. PROCTOR,
J P.

SARNIA, 21st February, 1899.

STATEMENT of the Affairs of the Home Building and Savings Association of Ottawa on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., CHAP. 169, SEC. 2.

CAPITAL STOCK.

President—JOHN R. ARMSTRONG.
Vice-President—A. P. BRADLEY.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 351,000.

Secretary-Treasurer—C. A. DOUGLAS.
Head Office—Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($351,000), upon which has been paid, including arrears	107,730 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock	26,143 34	
7. Contingent fund and unappropriated profits	110 78	
Liabilities to stockholders		133,984 12
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		133,984 12

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	101,855 74	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	15,680 00	
9. Otherwise secured (description specified), viz.:		
Total		117,535 74
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. Municipal do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	13,269 78	
19 Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value— Arrears due by members	3,178 60	
Total property owned		16,448 38
Total assets		133,984 12

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 24th June, 1890..	.....
2. Dividend declared during the year, per cent and amount...	.....
3. Amount loaned during the year.....	46,159 70
4. Amount received from borrowers during the year.....	.....
5. Amount received from depositors during the year.....	.....
6. Amount paid to depositors during the year.....	2,037 15
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.	.....
11. Debentures of the company which will mature within one year.....	.....
12. Rate of interest borne by outstanding debentures per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent.....	.....
Debenture stock— per cent	.....
Deposits— per cent...	.....
14. Total amount of interest paid and accrued during the year...	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	1,305 22

16. Estimated value of real estate under mortgage.....	139,895 00
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments.....	79,850 00
19 Amount invested and secured by mortgage deeds	22,005 74
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale.....	.....
23. Amount chargeable against such property.....	.....
24. Present cash value of investments on mortgages and other securities.....	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield.....	.....
27. Estimated average rate current during the year, $7\frac{2}{3}$ and 6 p.c.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield.....	.....

Attested by

J. R. ARMSTRONG,
President.

C. A. DOUGLAS,
Secretary-Treasurer.

Before
W. D. HOGG,
A Commissioner, &c.

OTTAWA, 27th and 3rd February, 1899.

STATEMENT of the Affairs of the Metropolitan Loan and Savings Company, Ottawa, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 22 VICTORIA, CHAP. 53, CON. STAT. U. C.

CAPITAL STOCK.

President—H. V. NOEL.
Vice-President—JOHN MATHER.

CAPITAL AUTHORIZED.....$320,000.
CAPITAL SUBSCRIBED..... 320,000.

Manager—C. R. CUNNINGHAM.
Head Office—Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($320,000) upon which has been paid	310,560 00	
3. Accumulating stock	31 93	
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	6,211 83	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,904 04	
Liabilities to stockholders		351,707 80
8. Deposits	26,006 86	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		26,006 86
Total liabilities		377,714 66

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	247,759 73	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,723 05	
9. Otherwise secured (description specified), viz.:		
Total		253,482 78
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	460 00	
17. Cash on hand		
18. Cash in bank	7,596 34	
19. Office premises	21,840 00	
20. Loans secured on real estate held for sale	94,335 54	
21. Other property (description specified), present cash value		
Total property owned		124,231 88
Total assets		377,714 66

1. Date of company or society's establishment	
2. Dividend declared during the year 5 per cent and amount	15,529 58
3. Amount loaned during the year	28,222 58
4. Amount received from borrowers during the year	60,399 42
5. Amount received from depositors during the year	24,157 87
6. Amount paid to depositors during the year	63,658 76
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures, per cent	
13. Average rate of interest paid for money borrowed :—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, 3½ per cent	
14. Total amount of interest paid and accrued during the year	989 21
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,011 76
16. Estimated value of real estate under mortgage	280,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	4,939 00
19. Amount invested and secured by mortgage deeds	242,820 73
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,500 00
22. Value of mortgaged property held for sale	95,000 00
23. Amount chargeable against such property	94,355 54
24. Present cash value of investments on mortgages and other securities	377,714 66
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6, 6½ p.c.	
26. Estimated average rate mortgages or other securities respectively yield—6¼ per cent	
27. Estimated average rate current during the year—6 per cent.	
28. do do mortgages or other securities were originally calculated to yield—6 to 6½ per cent	

Attested by

JOHN MATHER,
President.

C. R. CUNNINGHAM,
Secretary-Treasurer.

Before
JOHN CHRISTIE,
A Commissioner, &c.

OTTAWA, 25th February, 1899.

STATEMENT of the Affairs of the Ottawa Trust and Deposit Company (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO JOINT STOCK COMPANIES ACT.

CAPITAL STOCK.

President—ALEXANDER FRASER.
1st Vice-President—GEORGE P. BROPHY.
2nd Vice-President—WARREN Y. SOPER.

CAPITAL AUTHORIZED.....$ 500,000.
CAPITAL SUBSCRIBED..... 404,000.

Manager—H. W. CHAMBERLAIN.
Head Office—Ottawa.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($404,000) upon which has been paid	101,000 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	745 59	
Liabilities to stockholders		101,745 59
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debenture stock		
13. Owing to banks	38,194 89	
14. Other liabilities (description specified), viz.:		
Mortgage on building, $70,000; interest, $1,591.76 $ 71,591 76		
Outstanding accounts 87 50		
Trust funds invested—	202,807 65	
Principal 126,387 28		
Interest 3,162 23		
Trust funds uninvested 1,578 88		
Liabilities to the public		241,002 54

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	156,450 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:—		
Stocks of corporations owned	26,892 50	
Total		183,342 50
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures and vaults	17,182 17	
17. Cash on hand		
18. Cash in bank	2,896 03	
19. Office premises	132,700 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Interest accrued on mortgages $2,585 35		
Rental accrued and unpaid... 1,620 68	6,627 43	
Organization, $1,819.35; suspense account, $602.05 2,421 40		

Total liabilities		342,748 13	Total property owned		159,405 63
			Total assets		342,748 13

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—23rd Jan., 1896.		16. Estimated value of real estate under mortgage	278,500 00
2. Dividend declared during the year— per cent and amount		17. Amount overdue and in default of mortgages—Principal.	359 24
3. Amount loaned during the year	133,150 00	18. Amount of mortgages payable by instalments	
4. Amount received from borrowers during the year—Principal, $13,150; interest, $4,897.78	18,047 78	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,000 00
7. Amount borrowed for purposes of investment	44,500 00	22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year.		26. Estimated average rate mortgages or other securities respectively yield—5·51 per cent	
12. Rate of interest borne by outstanding debentures— per cent.		27. Estimated average rate current during the year	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	
Debentures— per cent			
Debenture stock— per cent			
Deposits — per cent			
14. Total amount of interest paid and accrued during the year	6,204 20		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers Including building expense	15,661 58		

Attested by

ALEXANDER FRASER,
President.

H. W. CHAMBERLAIN,
Secretary-Treasurer.

Before
W. C. PERKINS,
A Commissioner, &c.

OTTAWA, 20th January, 1899.

STATEMENT of the Affairs of the Frontenac Loan and Investment Society on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CONSOLIDATED STATUTES U. C., CHAP. 53.

CAPITAL STOCK.

President—Sir R. J. CARTWRIGHT, G.C.M.G.
Vice-President—R. VASHON ROGERS, Q.C., LL.D.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED.....$ 200,000.

Manager—THOMAS BRIGGS.
Head Office—Kingston, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up.	200,000 00	
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	5,156 25	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits.	6,351 63	
Liabilities to stockholders		241,507 92
8. Deposits	240,042 63	
9. Debentures payable in Canada	20,750 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:- Solicitor's conveyancing fees	50 90	
Liabilities to the public		260,843 53

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	316,726 51	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	41,116 37	
9. Otherwise secured (description specified), viz.:- On deposit receipts $9,406 56; Globe Printing Co. stock 3,067 20	12,473 76	
Total		370,316 64
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures	11,000 00	
16. Office furniture and fixtures	192 09	
17. Cash on hand	847 30	
18. Cash in bank	14,191 18	
19. Office premises	4,333 86	
20. Loans secured on real estate held for sale	44,020 16	
21. Other property (description specified), present cash value— Agents at Winnipeg $ 21 97; Reserve fund investment 7,762 50; Real estate other than office premises 49,665 75	57,450 22	

			Total property owned		132,034 81
Total liabilities		502,351 45	Total assets		502,351 45

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th Dec., 1863		16. Estimated value of real estate under mortgage	
2. Dividend declared during the year, 5 per cent and amount	10,000 00	17. Amount overdue and in default of mortgages	65,193 25
3. Amount loaned during the year	39,347 62	18. Amount of mortgages payable by instalments	360,752 67
4. Amount received from borrowers during the year	59,411 53	19. Amount invested and secured by mortgage deeds	360,752 67
5. Amount received from depositors during the year	222,478 03	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount paid to depositors during the year	260,953 69	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,906 20
7. Amount borrowed for purposes of investment	260,792 63	22. Value of mortgaged property held for sale—Approximately	40,000 00
8. Securities given for such amount—Debentures and assets of society		23. Amount chargeable against such property	44,020 16
9. Debentures issued by the company during the year	20,750 00	24. Present cash value of investments on mortgages and other securities	487,098 91
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate borne by each loan	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—4·95 per cent	
12. Rate of interest borne by outstanding debentures—4 per cent		27. Estimated average rate current during the year—5·02 p.c.	
13. Average rate of interest paid for money borrowed –		28. Estimated average rate mortgages or other securities originally calculated to yield 6·35 per cent.	
Debentures--4 per cent			
Debenture stock— per cent			
Deposits—3 per cent			
14. Total amount of interest paid and accrued during the year—Deposits, $7,233.78; debentures, $415	7,648 78		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,833 91		

Attested by

R. VASHON ROGERS,
Vice-President.

THOMAS BRIGGS,
Manager.

Before

JOHN MUDIE,
A Commissioner, &c.

KINGSTON, 28th February, 1899.

STATEMENT of the Affairs of the Ontario Building and Savings Society on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CONSOLIDATED STATUTES, UPPER CANADA, CHAPTER 53.

CAPITAL STOCK.

President—C. V. PRICE.
Vice-President—EDWIN CHOWN.

CAPITAL AUTHORIZED.....$250,000.
CAPITAL SUBSCRIBED..... 250,000.

Manager—JAMES MCARTHUR.
Head Office—Kingston.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	250,000 00	
2. Capital stock subscribed ( ) upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,368 75	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	11,737 15	
Liabilities to stockholders		268,105 90
8. Deposits	200,731 29	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, included in No. 8		
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		200,731 29

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		332,558 66	
2. Dominion securities			
3. Provincial securities			
4. County or city securities		2,173 95	
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		11,410 31	
9. Otherwise secured (description specified), viz.:—			
Other debentures	$14,189 70		
do do	21,000 00		
Interest accrued thereon	317 52		
		35,507 22	
Total			381,650 14
B. Property owned—			
10. Dominion securities—present cash value			
11 Provincial do do			
12. County or city do do		26,876 67	
13. Township, town or village securities present cash value		50 00	
14. School section securities present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		86 57	
17. Cash on hand		59 31	
18. Cash in bank		33,963 94	
19. Office premises			
20. Loans secured on real estate held for sale		20,458 68	
21. Other property (description specified), present cash value:—			
Bank interest	$ 140 47		

			Sundry book debts	879 46		
			Real estate foreclosed	4,671 95	5,691 88	
			Total property owned			87,187 05
Total liabilities		468,837 19	Total assets			468,837 19

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment, 26th June, 1874		16. Estimated value of real estate under mortgage	520,600 00
2. Dividend declared during the year, 5 per cent and amount— 2 of 2½ per cent each	12,500 00	17. Amount overdue and in default of mortgages	67,143 25
3. Amount loaned during the year	31,362 27	18. Amount of mortgages payable by instalments	212,535 89
4. Amount received from borrowers during the year	47,578 87	19. Amount invested and secured by mortgage deeds	353,017 34
5. Amount received from depositors during the year	303,204 20	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount paid to depositors during the year	328,288 23	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	7,301 42
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	16,600 00
8. Securities given for such amount		23. Amount chargeable against such property	20,458 68
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	468,837 19
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—See below*	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—About $5\frac{7}{10}$ per cent	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year—5·07 p.c.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield—4 to 7 per cent	
Debentures, per cent			
Debenture stock, per cent			
Deposits, 3 per cent			
14. Total amount of interest paid and accrued during the year	6,665 50		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,490 45		

* Interest added when payments become due on amounts originally advanced or balances remaining due. Accrued interest added at end of year.

Attested by

JAMES McARTHUR,
Manager.

WM. NEISH,
Auditor.

Before
G. A. MACDONALD,
A Commissioner, &c.

KINGSTON, 24th February, 1899.

STATEMENT of the Affairs of the Central Canada Loan and Savings Company on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CANADA ON 13TH JUNE, 1898 (HAVING BEEN PREVIOUSLY INCORPORATED BY LETTERS PATENT OF THE PROVINCES OF ONTARIO, ON 7TH MARCH, 1884.)

CAPITAL STOCK.

President—Hon GEO. A. COX.
Vice-Presidents—RICHARD HALL and F. G. COX.

CAPITAL AUTHORIZED.....$5,000,000.
CAPITAL SUBSCRIBED..... 2,500,000.

Manager—E. R. WOOD.
Head Office—Peterborough, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	937,500 00	
2. Capital stock subscribed ($1,562,500) upon which has been paid—20 per cent	312,500 00	
3. Accumulating stock		
4. Reserve fund	360,000 00	
5. Dividends declared and unpaid	18,750 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	30,341 92	
Liabilities to stockholders		1,659,091 92
8. Deposits	960,970 75	
9. Debentures payable in Canada	1,164,124 62	
10. Debentures payable elsewhere	2,052,504 21	
11. Debenture stock		
12. Interest on deposits and debentures	65,005 83	
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Sundry accounts due by company	490 08	
Liabilities to the public		4,243,095 49

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate, including interest due and accrued	1,687,795 36	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:—		
Collateral security of stocks, bonds and debentures other than above, including interest due and accrued	1,372,913 05	
Total		3,060,708 41
B. Property owned—		
10. Dominion securities—present cash value	131,659 65	
11. Provincial do do	141,871 14	
12. County or city do do		
13. Township, town or village securities—present cash value	111,624 18	
14. School section securities—present cash value	21,479 50	
15. Loan companies debentures		
16. Office furniture and fixtures	4,400 00	
17. Cash on hand	13,358 53	
18. Cash in bank	94,270 77	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		

			Real estate absolutely foreclosed ..... $ 62,353 68 Stocks, bonds and debentures other than above, including interest or dividends accrued ..... 2,257,525 51 Sundry accounts due to company 2,936 04	2,322,815 23	
			Total property owned	.....	2,841,479 00
Total liabilities	.....	5,902,187 41	Total assets	.....	5,902,187 41

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—7th Mar., 1884 ...	.....	16. Estimated value of real estate under mortgage	3,000,000 00
2. Dividend declared during the year—6 per cent and amount.	75,000 00	17. Amount overdue and in default of mortgages	37,543 47
3. Amount loaned during the year	2,127,372 04	18. Amount of mortgages payable by instalments (nearly all straight loans)	.....
4. Amount received from borrowers during the year	1,181,695 05	19. Amount invested and secured by mortgage deeds	1,615,634 88
5. Amount received from depositors during the year	2,184,551 42	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 10	.....
6. Amount paid to depositors during the year	2,056,037 41	21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	26,757 63
7. Amount borrowed for purposes of investment	4,242,605 41	22. Value of mortgaged property held for sale	.....
8. Securities given for such amount—Debentures, deposit receipts and savings bank pass books	.....	23. Amount chargeable against such property	.....
9. Debentures issued by the company during the year	995,310 33	24. Present cash value of investments on mortgages and other securities	5,902,187 41
10. Debentures repaid by the company during the year	650,544 15	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value – Rates they bear	.....
11. Debentures of the company which will mature within one year	320,339 66	26. Estimated average rate mortgages or other securities respectively yield—5½ per cent	.....
12. Rate of interest borne by outstanding debentures, 3¾ to 5 per cent.	.....	27. Estimated average rate current during the year – 5 per cent.	.....
13. Average rate of interest paid for money borrowed:—		28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 8 per cent	.....
Debentures—4·18 per cent currency	.....		
Debenture stock—3·92 per cent sterling	.....		
Deposits—3½ per cent.	.....		
14. Total amount of interest paid and accrued during the year on deposits and debentures	153,585 55		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	32,052 91		

Attested by

E. R. WOOD,
Manager.

F. W. BAILLIE,
Secretary.

Before
A. L. MALONE,
A Commissioner, &c.

TORONTO, 14th April, 1899.

STATEMENT of the Affairs of the Toronto Savings and Loan Company on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF ONTARIO JOINT STOCK COMPANY'S LETTER PATENT ACT.

CAPITAL STOCK.

President—HON. GEO. A. COX.
Vice-Presidents—RICHARD HALL and A. A. COX.

CAPITAL AUTHORIZED ..... $2,000,000.
CAPITAL SUBSCRIBED ..... 1,000,000.

Manager—W. G. MORROW.
Head Office—PETERBOROUGH.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($500,000) upon which has been paid $100,000	100,000 00	
3. Accumulating stock		
4. Reserve fund	115,000 00	
5. Dividends declared and unpaid	18,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	6,596 84	
Liabilities to stockholders		739,596 84
8. Deposits	218,178 93	
9. Debentures payable in Canada	688,712 46	
10. Debentures payable elsewhere	8,273 33	
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	18,628 20	
13. Owing to banks		
14. Other liabilities (description specified), viz.:— Sundry accounts due by company	233 71	
Liabilities to the public		934,026 63

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		122,100 04	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock			
9. Otherwise secured (description specified), viz.			
Total			122,100 04
B. Property owned—			
10. Dominion securities—present cash value			
11 Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School sec. securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures			
17. Cash on hand		1,555 67	
18. Cash in banks		22,775 88	
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value:—			
Real estate owned by company, including rents due and accrued	$614,191 98		
Stocks and bonds, with accrued dividends	910,390 90		
Sundry accounts due to company	2,609 00		

				1,527,191 88	
			Total property owned		1,551,523 43
Total liabilities		1,673,623 47	Total assets		1,673,623 47

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th June, 1885		16. Estimated value of real estate under mortgage	264,110 00
2. Dividend declared during the year—6 per cent and amount	36,000 00	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	49,785 00	18. Amount of mortgages payable by instalments	2,694 08
4. Amount received from borrowers during the year—Principal, $7,901.57; interest, $4,877.80	12,779 37	19. Amount invested and secured by mortgage deeds	118,343 89
5. Amount received from depositors during the year	285,773 95	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year	289,964 26	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment	918,971 14	22. Value of mortgaged property held for sale	
8. Securities given for such amount—Company's debentures, pass books and deposit receipts		23. Amount chargeable against such property	
9. Debentures issued by the company during the year	52,700 00	24. Present cash value of investments on mortgages and other securities	1,673,623 47
10. Debentures repaid by the company during the year	1,500 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year	73,050 00	26. Estimated average rate mortgages or other securities respectively yield—5½ per cent	
12. Rate of interest borne by outstanding debentures—4·45 per cent		27. Estimated average rate current during the year—5·98 p.c.	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—5½ per cent	
Debentures, 4·45 per cent			
Debenture stock, per cent			
Deposits, 4 per cent			
14. Total amount of interest paid and accrued during the year	36,920 22		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,612 52		

Attested by

RICHARD HALL,
Vice-President.

W. G. MORROW,
Manager,

Before
W. F. JOHNSTON,
A Notary Public.

PETERBOROUGH, 20th February, 1899

STATEMENT of the Affairs of the Owen Sound Building and Savings Society on 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., CHAP. 169.

CAPITAL STOCK.

President—A. J. SPENCER.

Vice-President—JNO. HARRISON.

CAPITAL AUTHORIZED ..... $1,000,000.

CAPITAL SUBSCRIBED { Permanent ..... 41,800. / Terminating .... 47,450.

Manager—C. A. FLEMING.

Head Office—Owen Sound.

Liabilities.	$ cts.	$ cts.
1 Capital stock fully paid up	4,700 00	
2. Capital stock subscribed ($37,100) upon which has been paid	20,510 40	
3 Accumulating stock	22,967 13	
4. Reserve fund		
5. Dividends declared and unpaid	993 83	
6. Profits on accumulating stock	8,617 34	
7. Unappropriated profits	3,300 44	
Liabilities to stockholders		61,089 14
8. Deposits	3,952 60	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits	133 56	
13. Owing to banks		
14. Other liabilities (description specified), viz.	4 00	
Liabilities to the public		4,090 16
Total liabilities		65,179 30

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate and interest	59,228 62	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock and interest	4,572 10	
9. Otherwise secured (description specified) viz.:—		
Total		63,800 72
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city securities—present cash value		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand } 18. Cash in bank }	152 50	
19. Office premises		
20. Loans secured on real estate held for sale	963 63	
21. Other property (description specified), present cash value :— Premiums on loans $ 239 15; Fines 23 30	262 45	
Total property owned		1,378 58
Total assets		65,179 30

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st May, 1889	
2. Dividend declared during the 8 months, 6 per cent and amount—Permanent stock, $993.83; terminating stock, $1,256.94	2,250 77
3. Amount loaned during the 8 months	2,848 57
4. Amount received from borrowers during the 8 months	6,090 49
5. Amount received from depositors during the 8 months	771 10
6. Amount paid to depositors during the 8 months	3,519 50
7. Amount borrowed for purposes of investment	
8. Securities given for such amount	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	
Debenture stock, per cent	
Deposits, 4 per cent	
14. Total amount of interest paid and accrued during the 8 months	2,619 19
15. Expenses during the 8 months, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	347 66
16. Estimated value of real estate under mortgage—Do not know	
17. Amount overdue and in default of mortgages—Cannot tell	
18. Amount of mortgages payable by instalments	
19. Amount invested and secured by mortgage deeds—Principal	55,858 99
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	963 63
23. Amount chargeable against such property	963 63
24. Present cash value of investments on mortgages and other securities	64,039 87
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—7·62 per cent	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities were originally calculated to yield	

Attested by

C. J. A. FLEMING,
Manager.

ALFRED SPENCER,
President.

Before

WM. F. MIDDLEBRO,
A Notary Public.

OWEN SOUND, 25th February, 1899.

STATEMENT of the Affairs of the Grey and Bruce Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O., 1887.

CAPITAL STOCK.

President—S. J. PARKER.
Vice-President—R. MCKNIGHT.

CAPITAL AUTHORIZED..... $500,000.
CAPITAL SUBSCRIBED..... 452,050.

Manager—WM. P. TELFORD.
Head Office—Owen Sound, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	143,450 00	
2. Capital stock subscribed ($308,600) upon which has been paid	64,670 00	
3. Accumulating stock		
4. Reserve fund	8,200 00	
5. Dividends declared and unpaid	6,221 63	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits, $1,042.71, $227.06	1,269 77	
Liabilities to stockholders		223,811 40
8. Deposits	58,152 97	
9. Debentures payable in Canada	121,760 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits and debentures	2,838 46	
13. Owing to banks		
14. Other liabilities (description specified), viz.: Due on loans in process of completion or to pay assumed mortgages and accrued interest	4,070 03	
Liabilities to the public		186,821 46
Total liabilities		410,632 86

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate—Interest due and accrued and insurance premiums and taxes	396,512 13	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock and accrued interest	1,536 53	
9. Otherwise secured (description specified), viz.:		
Total		398,048 66
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	250 42	
18. Cash in bank	7,000 10	
19. Office premises and fixtures and accrued rents	4,375 45	
20. Loans secured on real estate held for sale	958 23	
21. Other property (description specified), present cash value		
Total property owned		12,584 20
Total assets		410,632 86

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th April, 1889	.....
2. Dividend declared during the year—6 per cent and amount...	12,345 84
3. Amount advanced on loans during the year.....	51,095 23
4. Amount received from borrowers during the year.....	57,131 10
5. Amount received from depositors during the year.....	107,699 21
6. Amount paid to depositors during the year—Principal and interest.....	100,135 00
7. Amount borrowed for purposes of investment—Total debentures and deposits.....	179,912 97
8. Securities given for such amount—Debentures, deposit receipts and pass books.....	.....
9. Debentures issued by the company during the year.....	20,650 00
10. Debentures repaid by the company during the year	29,100 00
11. Debentures of the company which will mature within one year	5,200 00
12. Rate of interest borne by outstanding debentures—4 to 5 p. c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4 to 5 per cent.....	.....
Debenture stock— per cent.....	.....
Deposits—3 to 3½ per cent.....	.....
14. Total amount of interest paid and accrued during the year on debentures and deposits.....	11,275 93
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	1,848 03
16. Estimated value of real estate under mortgage.....	.....
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments—All straight loans.....	.....
19. Amount invested and secured by mortgage deeds.....	396,512 13
20. Number of mortgages upon which compulsory proceedings have been taken during the past year.....	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale.....	958 23
23. Amount chargeable against such property.....	958 23
24. Present cash value of investments on mortgages and other securities.....	403,382 34
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Not discounted.....	.....
26. Estimated average rate mortgages or other securities respectively yield—5½ to 7 per cent.....	.....
27. Estimated average rate current during the year—5½ to 6 p.c	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 7 per cent.....	.....

Attested by

S. J. PARKER,
President.

WM. P. TELFORD,
Manager.

Before
W. P. TELFORD, Jr.,
A Commissioner, &c.

OWEN SOUND, 1st March, 1899.

STATEMENT of the Affairs of the British Mortgage Loan Company of Ontario, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ONTARIO COMPANIES ACT.

CAPITAL STOCK.

President—HON. THOMAS BALLANTYNE.
Vice-President—JOHN MCMILLAN.

CAPITAL AUTHORIZED..... $5,000,000.
CAPITAL SUBSCRIBED..... 450,000.

Manager—WILLIAM BUCKINGHAM.
Head Office—Stratford.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	162,600 00	
2. Capital stock subscribed ($287,400), upon which has been paid	155,591 46	
3. Accumulating stock		
4. Reserve fund	110,000 00	
5. Dividends declared and unpaid	9,545 69	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,683 47	
Liabilities to stockholders		439,420 62
8. Deposits, including interest	599,293 74	
9. Debentures payable in Canada	62,300 00	
10 Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits and debentures	16,930 71	
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		678,524 45
Total liabilities		1,117,945 07

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,081,133 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	1,644 00	
8. Loans to shareholders on their stock	4,924 00	
9. Otherwise secured (description specified) viz. :		
Total		1,087,701 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in banks	21,244 07	
19. Office premises	9,000 00	
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		30,244 07
Total assets		1,117,945 07

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—October, 1877	.....
2. Dividend declared during the year, 6 per cent and amount	19,050 15
3. Amount loaned during the year	231,707 50
4. Amount received from borrowers during the year	216,615 27
5. Amount received from depositors during the year	626,814 73
6. Amount paid to depositors during the year	585,193 27
7. Amount borrowed for purposes of investment	661,877 78
8. Securities given for such amount—The assets of the company	.....
9. Debentures issued by the company during the year	35,063 05
10. Debentures repaid by the company during the year	32,931 85
11. Debentures of the company which will mature within one year	5,500 00
12. Rate of interest borne by outstanding debentures, 4·30 per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·30 per cent	.....
Debenture stock— per cent	.....
Deposits—3 per cent	.....
14. Total amount of interest paid and accrued during the year	22,764 17
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	7,077 99
16. Estimated value of real estate under mortgage	1,946,400 00
17. Amount overdue and in default of mortgages	15,010 00
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	1,081,133 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	11,564 00
22. Value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	1,117,945 07
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value at the rates they respectively bear	.....
26. Estimated average rate mortgages or other securities respectively yield—5 6398 per cent	.....
27. Estimated average rate current during the year—5·35 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—5·6398 per cent	.....

Attested by

THOMAS BALLANTYNE,
President.

WM. BUCKINGHAM,
Manager.

Before

GEO. MCPHERSON,
A Commissioner, &c.

STRATFORD, 27th January, 1899.

STATEMENT of the Affairs of the Stratford Building and Savings Society, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE LOAN CORPORATIONS ACT OF ONTARIO.

CAPITAL STOCK.

President—M. F. GOODWIN.

Vice-President—N. A. BOSWORTH.

CAPITAL AUTHORIZED.....Unlimited.

CAPITAL SUBSCRIBED. { Accumulating....$ 176,000. Permanent..... 9,400—$185,400.

Manager—D. B. BURRITT.

Head Office—Stratford, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up—Fully paid shares	4,400 00	
2. Capital stock subscribed ($9,400), upon which has been paid—Partly paid shares...	629 95	
3. Accumulating stock...	68,744 73	
4. Reserve fund...	.....	
5. Dividends declared and unpaid.....	10 56	
6. Profits on accumulating stock.....	9,761 71	
7. Contingent fund and unappropriated profits..	3,103 41	
Liabilities to stockholders.....	.....	86,650 36
8. Deposits.	1,290 00	
9. Debentures payable in Canada.....	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock.....	.....	
12. Interest on deposits, debentures and debenture stock.....	69 84	
13. Owing to banks.....	4,700 00	
14. Other liabilities (description specified), viz.: Interest and other revenue received since (30th Sept., 1898) closing of books, less cost of management for the same period (3 months)	727 87	
Liabilities to the public.....	.....	6,787 71
Total liabilities.....	.....	93,438 07

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate.....	84,693 00	
2. Dominion securities.....	.....	
3. Provincial securities.....	.....	
4. County or city securities.....	.....	
5. Township, town or village securities.....	.....	
6. School section securities.....	.....	
7. Loan companies debentures.....	.....	
8. Loans to shareholders on their stock.....	2,677 00	
9. Otherwise secured (description specified) viz. :.....	.....	
Total.....	.....	87,370 00
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value.....	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures.....	.....	
16. Office furniture and fixtures.....	225 55	
17. Cash on hand.....	535 21	
18. Cash in bank	23 29	
19. Office premises.....	.....	
20. Loans secured on real estate held for sale	805 69	
21. Other property (description specified), present cash value—		
Real estate freehold $3,578 22		
Preliminary expense account. 104 24		
Sundries..... 740 69	4,478 33	
Insurance and taxes advanced 55 18		
Total property owned.....	.....	6,068 07
Total assets.....	.....	93,438 07

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—23rd Aug., 1889	.....
2. Dividend declared during the year—5 and 6 p. c. and amount	4,075 39
3. Amount loaned during the year	19,467 00
4. Amount received from borrowers during the year	11,249 00
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	318 80
7. Amount borrowed for purposes of investment	4,700 00
8. Securities given for such amount—Personal bond of directors	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	5,342 72
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,057 94
16. Estimated value of real estate under mortgage	195,000 00
17. Amount overdue and in default of mortgages	1,541 69
18. Amount of mortgages payable by instalments	61,660 00
19. Amount invested and secured by mortgage deeds	85,498 69
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,300 00
22. Value of mortgaged property held for sale	1,500 00
23. Amount chargeable against such property	914 41
24. Present cash value of investments on mortgages and other securities	87,370 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—7 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—7 per cent	.....
27. Estimated average rate current during the year—7 per cent.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—7½ per cent	.....

Attested by

M. F. GOODWIN,
President.

D. BOG. BURRITT,
Manager.

Before

J. P. MABEE,
A Commissioner, &c.

STRATFORD, 20th February, 1899.

STATEMENT of the Affairs of the Ontario Permanent Building and Loan Association, on the 30th November, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, R. S. O., 1887, ON THE PERMANENT PLAN.

CAPITAL STOCK.

President—A. BEVERLEY WELFORD, Woodstock. CAPITAL AUTHORIZED ..... $5,000,000. Manager—R. WALKER BALL.
Vice-President—W. J. MILLICAN GALT & GEO. CALDBECK. CAPITAL SUBSCRIBED ..... 2,501,400. Head Office—430 Dundas St., Woodstock, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	176,100 00	
2. Capital stock subscribed ($), upon which has been paid	.....	
3. Accumulating stock—Classes "A," "B" and "B1," $147,626.98; class "C," $219,232.26	366,859 24	
4. Reserve fund	.....	
5. Dividends declared and unpaid	10,900 75	
6. Profits on accumulating stock—Classes "A," "B" and "B1," $14,736.20; class "C," $19,848.67	34,584 87	
7. Contingent fund and unappropriated profits	620 46	
Liabilities to stockholders	.....	589,065 32
8. Deposits	.....	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.: Borrowers:—Being amount of outstanding orders held in trust (as per contra) pending completion of buildings	8,894 00	
Liabilities to the public	.....	8,894 00

Assets.	$ cts.	$ cts.
A. Current loans on—		
1. Real estate	522,800 00	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	3,135 00	
9. Otherwise secured (description specified), viz.: Insurances, taxes, etc., advanced $3,092 51; Interest accrued on item 1 4,103 53	7,196 04	
Total	.....	533,131 04
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand—Imperial Trusts Co., deposit	47,534 28	
18. Cash in bank	.....	
19. Office premises	.....	
20. Loans secured on real estate held for sale	8,400 00	
21. Other property (description specified), present cash value— Imperial Trusts Co.:—Being amount of outstanding cheques held in trust to be paid borrowers on completion of build-		

			ings (as per contra)	8,894 00	
			Total property owned		64,828 28
Total liabilities		597,959 32	Total assets		597,959 32

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—15th September, 1892. Commenced business 1st December, 1892		16. Estimated value of real estate under mortgage	1,150,284 00
2. Dividend declared during the year—8 per cent net and amount	10,900 75	17. Amount overdue and in default of mortgages	
3. Amount loaned during the year	131,500 00	18. Amount of mortgages payable by instalments	531,200 00
4. Amount received from borrowers during the year, including repayment of 49 loans	39,637 52	19. Amount invested and secured by mortgage deeds in Ontario	531,200 00
5. Amount received from depositors during the year		20. Number of mortgages upon which compulsory proceedings have been taken during the past year 2	
6. Amount paid to depositors during the year		21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	2,300 00
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present amount of investments on mortgages and other securities	
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—6 p.c. interest; 4⅘ p.c. premium, 10	
12. Rate of interest borne by outstanding debentures, per cent		27. Estimated average rate current during the year—6 p.c. interest and 4⅘ p.c. premium	
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities were originally calculated to yield—6 p.c. interest and 4⅘ p.c. premium	
Debentures— per cent			
Debenture stock— per cent			
Deposits— per cent			
14. Total amount of interest paid and accrued during the year on class "C"—Accrued, $19,848.67; paid, $13,588	33,436 67		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers—Provided for by separate fund	8,723 55		

Attested by

ALBERT BEVERLEY WELFORD,
President.

R. W. BALL,
Manager and Secretary.

Before
ALEX. MCCLENEGHAN,
J. P.

WOODSTOCK, 24th February, 1899.

STATEMENT of the Affairs of the Oxford Permanent Loan and Savings Society, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT RESPECTING BUILDING SOCIETIES.

CAPITAL STOCK.

President—H. P. BROWN.
Vice-President—JOHN WHITE.

CAPITAL AUTHORIZED..... $270,000.
CAPITAL SUBSCRIBED..... 270,000.

Manager—MALCOLM DOUGLAS.
Head Office—Woodstock, Ont.

Liabilities.	$ cts.	$ cts.
1 Capital stock fully paid up	234,200 00	
2. Capital stock subscribed ($35,800), upon which has been paid	7,160 00	
3. Accumulating stock	.....	
4. Reserve fund	30,000 00	
5. Dividends declared and unpaid	7,281 13	
6. Profits on accumulating stock	.....	
7. Unappropriated profits	500 00	
Liabilities to stockholders	.....	279,141 13
8. Deposits	215,230 45	
9. Debentures payable in Canada	126,200 00	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits and debentures due and accrued or capitalized	12,698 75	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.: Current accounts	150 00	
Liabilities to the public	.....	354,279 20
Total liabilities	.....	633,420 33

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	536,028 28	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	253 37	
8. Loans to shareholders on their stock	7,761 26	
9. Otherwise secured (description specified) viz.	.....	
Total	.....	544,042 91
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	40,375 00	
16. Office furniture and fixtures	100 00	
17. Cash on hand	1,523 19	
18. Cash in banks	19,191 13	
19. Office premises	7,500 00	
20. Loans secured on real estate held for sale	20,431 68	
21. Other property (description specified), present cash value— Rents, office building	256 42	
Total property owned	.....	89,377 42
Total assets	.....	633,420 33

1. Date of company or society's establishment—1865	.....
2. Dividend declared during the year—6 per cent and amount	14,426 52
3. Amount loaned during the year	78,003 30
4. Amount received from borrowers during the year	81,495 20
5. Amount received from depositors during the year	287,706 20
6. Amount paid to depositors during the year	296,264 28
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	46,510 00
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	19,750 00
12 Rate of interest borne by outstanding debentures—4, 4½ and 5 per cent	.....
13. Average rate of interest for money borrowed :—	
Debentures—4·40 per cent	.....
Debenture stock— per cent	.....
Deposits—3·50 per cent	.....
14. Total amount of interest paid and accrued during the year or capitalized—Deposits, $7,504.65 ; debentures, $6,277.06	13,781 71
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	3,096 22
16. Estimated value of real estate under mortgage	945,205 00
17. Amount overdue and in default of mortgages	20,763 27
18. Amount of mortgages, etc., payable by instalments	19,699 17
19. Amount invested and secured by mortgage deeds	556,459 96
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	15,871 18
22. Value of mortgaged property held for sale	20,431 68
23. Amount chargeable against such property	20,431 68
24. Present cash value of investments on mortgages and other securities	633,420 33
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The same rate as the respective mortgages and securities bear	.....
26. Estimated average rate mortgages or other securities respectively yield—Mortgages, 5·953 per cent; other securities, 5 149 per cent	.....
27. Estimated average rate current during the year—5, 5½ and 6 per cent	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—4¾ to 7½ per cent	.....

Attested by

H. P. BROWN,
President.

CHAS. L. BEARD,
Secretary-Treasurer.

Before
JAMES WHITE,
Justice of the Peace.

STRATFORD, 17th February, 1899.

STATEMENT of the Affairs of the Barrie Loan and Savings Company (Ltd.), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE CANADA JOINT STOCK COMPANIES ACT 1877.

CAPITAL STOCK.

President—N. DYMENT.
Vice-President—J. McL. STEVENSON.

CAPITAL AUTHORIZED.....$250,000.
CAPITAL SUBSCRIBED..... 250,000.

Manager—R. LAIDLAW.
Head Office—Barrie.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	117,500 00	
2. Capital stock subscribed ($), upon which has been paid		
3. Accumulating stock		
4. Reserve fund	10,000 00	
5. Dividends declared and unpaid	3,231 25	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,294 71	
Liabilities to stockholders		135,025 96
8. Deposits	29,045 57	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	65 81	
14. Other liabilities (description specified), viz.		
Liabilities to the public		29,111 38
Total liabilities		164,137 34

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	163,932 42	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		163,932 42
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	204 92	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		204 92
Total assets		164,137 34

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—14th April, 1881	.....
2. Dividend declared during the year— per cent and amount	6,756 25
3. Amount loaned during the year	15 500 45
4. Amount received from borrowers during the year	24,628 37
5. Amount received from depositors during the year	11,796 29
6. Amount paid to depositors during the year	18,443 28
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— p.c.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits—4 per cent	.....
14. Total amount of interest paid and accrued during the year	1,324 41
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	865 61

16. Estimated value of real estate under mortgage	290,100 00
17. Amount overdue and in default of mortgages	1,551 30
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	163,932 42
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	9,309 21
22. Value of mortgaged property held for sale	31,100 00
23. Amount chargeable against such property	28,409 21
24. Present cash value of investments on mortgages and other securities	163,932 42
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 p.c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—Same as they bear	.....

Attested by

N. DYMENT,
President.

ROBERT LAIDLAW,
Manager.

Before
WM. LAIDLAW,
A Commissioner, &c.

TORONTO, 28th February, 1899.

SATEMENT of the Affairs of the Hastings Loan and Investment Society, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President—Hon. Sir MACKENZIE BOWELL.
Vice-President—Rev. AMOS CAMPBELL.

CAPITAL AUTHORIZED..... ...
CAPITAL SUBSCRIBED.....$225,000.

Manager—J. P. C. PHILLIPS.
Head Office—Belleville.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	220,332 00	
2. Capital stock subscribed ($225,000), upon which has been paid	.....	
3. Accumulating stock	.....	
4. Reserve fund	21,000 00	
5. Dividends declared and unpaid	5,504 87	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	2,189 86	
Liabilities to stockholders	.....	249,026 73
8. Deposits	127,062 45	
9. Debentures payable in Canada	35,000 00	
10. Debentures payable elsewhere	19,466 67	
11. Debenture stock	.....	
12. Interest on deposits, $4,003.51 included in above*	.....	
13. Owing to banks	6,762 52	
14. Other liabilities (description specified) viz.:	.....	
Liabilities to the public	.....	188,291 64
Total liabilities	.....	437,318 37

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	434,765 81	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan Companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified) viz.:	.....	
Total	.....	434,765 81
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan Companies debentures	.....	
16. Office furniture and fixtures	966 87	
17. Cash on hand	1,585 69	
18. Cash in banks	.....	
19. Office premises	.....	
20. Loans secured on real estate held for sale $73,230.64 included in above*	.....	
21. Other property (description specified)—present cash value	.....	
Total property owned	.....	2,552 56
Total assets	.....	437,318 37

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—January, 1876	.....	16. Estimated value of real estate under mortgage	790,000 00
2. Dividend declared during the year, 5 per cent and amount	10,991 91	17. Amount overdue and in default of mortgages	73,230 64
3. Amount loaned during the year	26,645 88	18. Amount of mortgages payable by instalments—All straight loans	.....
4. Amount received from borrowers during the year	56,018 70	19. Amount invested and secured by mortgage deeds	.....
5. Amount received from depositors during the year	85,856 91	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount paid to depositors during the year	76,313 02	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	181,529 12	22. Value of mortgaged property held for sale	73,230 64
8. Securities given for such amount—Pass books and debentures	.....	23. Amount chargeable against such property	73,230 64
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	434,765 81
10. Debentures repaid by the company during the year	29,200 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same as they bear	.....
11. Debentures of the company which will mature within one year	19,466 67	26. Estimated average rate mortgages or other securities respectively yield—$6\frac{1}{4}$ per cent	.....
12. Rate of interest borne by outstanding debentures—$4\frac{3}{4}$ per cent	.....	27. Estimated average rate current during the year—6 per cent	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	.....
Debentures—$4\frac{3}{4}$ per cent	.....		
Debenture stock— per cent	.....		
Deposits - $3\frac{1}{2}$ per cent	.....		
14. Total amount of interest paid and accrued during the year	23,968 83		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,865 67		

Attested by

J. P. C. PHILLIPS,
Manager.

ERNEST H. BIRD,
Auditor.

Before

S. S. LAZIER,
A. Commissioner, &c.

BELLEVILLE, 28th February, 1899.

STATEMENT of the Affairs of the Royal Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance).

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 164, R. S. O.

CAPITAL STOCK.

President—WM. WATT, Sr.
Vice-President—JAMES W. DIGBY, M.D.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—ROBERT S. SCHELL.
Head Office—Brantford.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ($) upon which has been paid		
3. Accumulating stock		
4. Reserve fund	75,000 00	
5. Dividends declared and unpaid	15,000 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	19,017 14	
Liabilities to stockholders		609,017 14
8. Deposits	358,669 68	
9. Debentures payable in Canada	380,321 96	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	7,255 78	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		746,247 42
Total liabilities		1,355,264 56

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,040,197 36	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	30,332 05	
8. Loans to shareholders on their stock	2,471 58	
9. Otherwise secured (description specified) viz.:		
Total		1,073,000 99
B. Property owned—		
10. Dom. securities—present cash value		
11. Provin. securities—present cash value		
12. County or city do do	148,666 73	
13. Township, town or village securities—present cash value		
14. School section securities - present cash value		
15. Loan companies debentures	20,000 00	
16. Office furniture and fixtures		
17. Cash on hand	7,273 65	
18. Cash in bank	74,436 40	
19. Office premises		
20. Loans secured on real estate held for sale	31,886 79	
21. Other property (description specified), present cash value		
Total property owned		282,263 57
Total assets		1,355,264 56

1. Date of company or society's establishment—1st June, 1876	.....	16. Estimated value of real estate under mortgage	1,790,000 00
2. Dividend declared during the year—6 per cent and amount.	30,000 00	17. Amount overdue and in default of mortgages	7,688 89
3. Amount loaned during the year	95,764 18	18. Amount of mortgages payable by instalments	3,562 96
4. Amount received from borrowers during the year	144,742 80	19. Amount invested and secured by mortgage deeds	1,101,197 36
5. Amount received from depositors during the year	521,955 10	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	.....
6. Amount paid to depositors during the year	482,254 18	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	12,700 00
7 Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	48,038 02
8. Securities given for such amount	.....	23. Amount chargeable against such property	31,886 79
9. Debentures issued by the company during the year	70,409 31	24. Present cash value of investments on mortgages and other securities	1,334,554 51
10. Debentures repaid by the company during the year	134,773 96	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate mortgage bears	.....
11. Debentures of the company which will mature within one year.	237,715 14	26. Estimated average rate mortgages or other securities respectively yield— 5·16 per cent	.....
12. Rate of interest borne by outstanding debentures—4·11 p.c.	.....	27 Estimated average rate current during the year—5·18 p.c.	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield—5 to 7 per cent	.....
Debentures—3·5 per cent	.....		
Debenture stock— per cent	.....		
Deposits—3 per cent	.....		
14. Total amount of interest paid and accrued during the year	28,072 33		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers, including taxes, $520.44	6,997 20		

Attested by

R. S. SCHELL,
Secretary-Treasurer.

A. K. BUNNELL,
Auditor.

Before
JAMES GRACE,
J. P.

BRANTFORD, 21st February, 1899.

STATEMENT of the Affairs of the Brockville Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O.

CAPITAL STOCK.

President—W. H. COLE, Esq.
Vice-President—G. A. STARR, Esq.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....$ 350,000.

Manager—D. B. JONES, Esq.
Head Office—Brockville.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($350,000), upon which has been paid	178,730 00	
3. Accumulating stock		
4. Reserve fund	16,000 00	
5. Dividends declared and unpaid	5,361 90	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,000 00	
Liabilities to stockholders		204,091 90
8. Deposits, including interest capitalized	220,025 60	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		220,025 60
Total liabilities		424,117 50

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	384,203 67	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	2,078 68	
9. Otherwise secured (description specified), viz.:		
Total		386,282 35
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	290 00	
17. Cash on hand	300 39	
18. Cash in bank	15,556 42	
19. Office premises		
20. Loans secured on real estate held for sale	21,688 34	
21. Other property (description specified), present cash value		
Total property owned		37,835 15
Total assets		424,117 50

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st July, 1885..	.....
2. Dividend declared during the year, 6 per cent and amount..	10,721 10
3. Amount loaned during the year.....	40,830 03
4. Amount received from borrowers during the year.....	39,431 87
5. Amount received from depositors during the year.....	150,593 26
6. Amount paid to depositors during the year.....	168,839 27
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— p.c..	.....
13. Average rate of interest paid for money borrowed:—	
Debentures— per cent.....	.....
Debenture stock, per cent.....	.....
Deposits—3½ per cent	.....
14. Total amount of interest paid and accrued during the year...	7,549 16
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers..	2,096 60
16. Estimated value of real estate under mortgage.....	600,000 00
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments.	58,206 38
19. Amount invested and secured by mortgage deeds.....	405,892 01
20. Number of mortgages upon which compulsory proceedings have been taken during the past year..... 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale.....	.....
23. Amount chargeable against such property.....	21,688 34
24. Present cash value of investments on mortgages and other securities.....	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value.....	.....
26. Estimated average rate mortgages or other securities respectively yield—6¼ per cent.....	.....
27. Estimated average rate current during the year.....	.....
28. Estimated average rate mortgages or other securities originally calculated to yield	.....

Attested by

D. B. JONES,

Managing Director.

Before

E J. REYNOLDS,

A Commissioner, &c.

BROCKVILLE, 10th February, 1899.

STATEMENT of the Affairs of the Chatham Loan and Savings Company on the 31st December, 1898.

(As required to befurnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF AN ACT RESPECTING BUILDING SOCIETIES, BEING CHAPTER 164 OF THE REVISED STATUTES OF ONTARIO.

CAPITAL STOCK.

President—ARCHIBALD BELL.
Vice-President—N. H. STEVENS.

CAPITAL AUTHORIZED.....$ 1,000,000.
CAPITAL SUBSCRIBED..... 353,300.

Manager—S. F. GARDINER.
Head Office—Chatham, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	253,185 73	
2. Capital stock subscribed ($353,300) upon which has been paid as above		
3. Accumulating stock		
4. Reserve fund	21,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		274,185 73
8. Deposits	315,143 08	
9. Debentures payable in Canada	25,392 38	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		340,535 46
Total liabilities		614,721 19

Assets.	$ cts	$ cts.
A. Current loans secured on—		
1. Real estate	544,261 45	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:		
Total		544,261 45
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	308 46	
17. Cash on hand	3,987 74	
18. Cash in bank	28,424 81	
19. Office premises	10,600 00	
20. Loans secured on real estate held for sale	27,138 73	
21. Other property (description specified), present cash value		
Total property owned		70,459 74
Total assets		614,721 19

MISCELLANEOUS STATEMENTS.

1 Date of company or society's establishment—28th Sept., 1881	.....
2. Dividend declared during the year, 6 per cent and amount	14,786 53
3. Amount loaned during the year	79,321 92
4. Amount received from borrowers during the year	67,133 71
5. Amount received from depositors during the year	514,103 19
6. Amount paid to depositors during the year	500,500 64
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	13,837 07
10. Debentures repaid by the company during the year	4,714 15
11. Debentures of the company which will mature within one year	5,580 00
12. Rate of interest borne by outstanding debentures, 4½ and 5 p.c.	.....
13. Average rate of interest paid for money borrowed :—	
Debentures—4·40 per cent	.....
Debenture stock— per cent	.....
Deposits—3·67 per cent	.....
14. Total amount of interest paid and accrued during the year	12,479 25
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,341 58
16. Estimated value of real estate under mortgage	1,183,250 00
17. Amount overdue and in default of mortgages	13,699 91
18. Amount of mortgages payable by instalments	68,219 25
19. Amount invested and secured by mortgage deeds	544,261 45
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	3,475 00
22. Value of mortgaged property held for sale	28,550 00
23. Amount chargeable against such property	27,138 73
24. Present cash value of investments on mortgages and other securities	571,400 18
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—The rate they bear	.....
26. Estimated average rate mortgages or other securities respectively yield—6·13 per cent	.....
27. Estimated average rate current during the year—5·76 p. c.	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—6·13 per cent	.....

Attested by

ARCHIBALD BELL,
President.

S. F. GARDINER,
Sec.-Treas. and Manager.

Before
JAMES GARDINER,
Justice of the Peace.

CHATHAM, 10th February, 1899.

STATEMENT of the Affairs of the Huron and Bruce Loan and Investment Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE LAWS OF ONTARIO CHAP. 164, 27TH JAN., 1885.

CAPITAL STOCK.

President—FRANCIS JORDAN.
Vice-President—SAMUEL SLOANE

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 218,600.

Manager—HORACE HORTON.
Head Office—Goderich, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	145,550 00	
2. Capital stock subscribed ($73,050), upon which has been paid	34,873 20	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	3,608 40	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,747 80	
Liabilities to stockholders		188,779 40
8. Deposits	66,780 95	
9 Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		66,780 95
Total liabilities		255,560 35

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	236,840 57	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz. :		
Total		236,840 57
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	643 85	
17. Cash on hand	872 02	
18. Cash in bank	5,008 02	
19. Office premises		
20. Loans secured on real estate held for sale	12,195 89	
21. Other property (description specified), present cash value		
Total property owned		18,719 78
Total assets		255,560 35

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—27th Jan. 1885	.....	17. Amount overdue and in default of mortgages	12,195 89
2. Dividend declared during the year—4 per cent and amount	8,117 47	18. Amount of mortgages payable by instalments	.....
3. Amount loaned during the year	20,461 06	19. Amount invested and secured by mortgage deeds—1 and 20 in assts	.....
4. Amount received from borrowers during the year	38,143 61	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
5. Amount received from depositors during the year	52,376 58	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
6. Amount paid to depositors during the year	62,111 57	22. Value of mortgaged property held for sale	15,000 00
7. Amount borrowed for purposes of investment	.....	23. Amount chargeable against such property	12,195 89
8. Securities given for such amount	.....	24. Present cash value of investments on mortgages and other securities—Cannot tell exactly	.....
9. Debentures issued by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—None decided on	.....
10. Debentures repaid by the company during the year	.....	26. Estimated average rate mortgages or other securities respectively yield—5½ per cent	.....
11. Debentures of the company which will mature within one year	.....	27. Estimated average rate current during the year—5⅛ p.c.	.....
12. Rate of interest borne by outstanding debentures— p c.	.....	28. Estimated average rate mortgages or other securities originally calculated to yield—6 to 7 per cent	.....
13. Average rate of interest paid for money borrowed—			
Debentures - per cent	.....		
Debenture stock— per cent	.....		
Deposits—3½ per cent	.....		
14. Total amount of interest paid and accrued during the year	.....		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,551 17		
16. Estimated value of real estate under mortgage	300,000 00		

Attested by

HORACE HORTON,
Manager.

W. R. ROBERTSON,
Auditor.

Before
R. C. HAYS,
A Commissioner, &c.

GODERICH, 12th April, 1899.

STATEMENT of the Affairs of the Guelph and Ontario Investment and Savings Society, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT RESPECTING BUILDING SOCIETIES (R. S. O. CHAP. 164—1887) NOW THE LOAN CORPORATIONS ACT (60 VICT. CHAP. 38).

CAPITAL STOCK.

President—ALEXANDER BAIN PETRIE.
Vice-President—ROBERT MELVIN.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED..... 720,000.

Manager—JOHN EDWARD MCELDERRY.
Head Office—Guelph, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	350,000 00	
2. Capital stock subscribed ($370,000), upon which has been paid	74,000 00	
3. Accumulating stock		
4. Reserve fund	160,000 00	
5. Dividends declared and unpaid	16,960 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	18,562 60	
Liabilities to stockholders		619,522 60
8. Deposits	507,767 32	
9. Debentures payable in Canada	562,152 12	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	17,701 05	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		1,087,620 49
Total liabilities		1,707,143 09

Assets.	$ cts.	$ cts
A. Current loans secured on—		
1 Real estate	1,509,075 54	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures	1,492 07	
8. Loans to shareholders on their stock	9,999 02	
9. Otherwise secured (description specified), viz.:		
Total		1,520,566 63
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do	26,727 22	
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank	130,153 98	
19. Office premises		
20. Loans secured on real estate held for sale	14,659 18	
21. Other property (description specified)—Property absolutely foreclosed	15,036 08	
Total property owned		186,576 46
Total assets		1,707,143 09

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1876	.....
2. Dividend declared during the year—8 per cent and amount	33,920 00
3. Amount loaned during the year	373,056 77
4. Amount received from borrowers during the year	406,520 39
5. Amount received from depositors during the year	851,280 53
6. Amount paid to depositors during the year	852,780 96
7. Amount borrowed for purposes of investment	1,077,404 42
8. Securities given for such amount—Debentures and deposit receipts. No special security	.....
9. Debentures issued by the company during the year	250,739 65
10. Debentures repaid by the company during the year	227,705 60
11. Debentures of the company which will mature within one year	172,274 38
12. Rate of interest borne by outstanding debentures—4½, 4¼, 4 and 3½ per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures—3·984 per cent	.....
Debenture stock— per cent	.....
Deposits—2·969 per cent	.....
14. Total amount of interest paid and accrued during the year	37,585 83
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	12,189 02
16. Estimated value of real estate under mortgage	2,806,876 00
17. Amount overdue and in default of mortgages	13,550 84
18. Amount of mortgages payable by instalments	461,613 30
19. Amount invested and secured by mortgage deeds	1,524,744 72
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	8,402 49
22. Value of mortgaged property held for sale	8,200 00
23. Amount chargeable against such property	14,659 18
24. Present cash value of investments on mortgages and other securities	1,561,953 03
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value..—Not lower than they were originally calculated to yield	.....
26. Estimated average rate mortgages or other securities respectively yield—5·495 per cent	.....
27. Estimated average rate current during the year—5·193 per cent	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—5·495 per cent	.....

Attested by

J. E. McELDERRY,
Secretary-Treasurer.

J. W. KILGOUR,
Auditor.

Before

ROBT. MITCHELL,
A Commissioner, &c.

GUELPH, 14th April, 1899.

STATEMENT of the Affairs of the Victoria Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF R. S. O., 1887, CHAP. 169.

CAPITAL STOCK.

President—JOHN MAGWOOD.
Vice-President—W. H. CLARKE, M.D.

CAPITAL AUTHORIZED.....$ 300,000.
CAPITAL SUBSCRIBED ..... 137,000.

Manager—JOHN MAGWOOD.
Head Office—Lindsay, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	62,500 00	
2. Capital stock subscribed ($74,500), upon which has been paid	37,764 55	
3. Accumulating stock		
4. Reserve fund	953 09	
5. Dividends declared and unpaid	3,480 10	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits		
Liabilities to stockholders		104,697 74
8. Deposits	40,761 69	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	766 92	
13. Owing to banks	3,968 77	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		45,497 38
Total liabilities		150,195 12

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate and accrued interest	146,514 10	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock and accrued interest	2,310 95	
9. Otherwise secured (description specified), viz.:		
Total		148,825 05
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	720 00	
17. Cash on hand	650 07	
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified)—present cash value		
Total property owned		1,370 07
Total assets		150,195 12

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st Oct., 1895	
2. Dividend declared during the year—5·25 per cent and amount	4,708 05
3. Amount loaned during the year	70,986 74
4. Amount received from borrowers during the year	28,844 89
5. Amount received from depositors during the year	56,454 41
6. Amount paid to depositors during the year	42,464 69
7. Amount borrowed for purposes of investment	10,971 28
8. Securities given for such amount—Mortgages assigned as collaterals	
9. Debentures issued by the company during the year	
10. Debentures repaid by the company during the year	
11. Debentures of the company which will mature within one year	
12. Rate of interest borne by outstanding debentures— per cent	
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	
Debenture stock— per cent	
Deposits—4·18 per cent	
14. Total amount of interest paid and accrued during the year	1,533 17
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,199 39
16. Estimated value of real estate under mortgage	320,000 00
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	112,333 77
19. Amount invested and secured by mortgage deeds	141,976 35
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24 Present cash value of investments on mortgages and other securities	148,825 05
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—5½ to 8 p. c.	
26. Estimated average rate mortgages and other securities respectively yield—6·21 per cent	
27. Estimated average rate current during the year	
28. Estimated average rate mortgages or other securities originally calculated to yield	

Attested by

JOHN MAGWOOD,
President and Manager.

JAMES LOW,
Secretary.

Before

F. A. McDiarmid,
A Commissioner, &c.

Lindsay, 24th February, 1899.

STATEMENT of the Affairs of the Niagara Falls Building, Savings and Loan Association, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 169, REVISED STATUTESOF ONTARIO.

CAPITAL STOCK.

President—FRANK LEBLOND.
Vice-President—R. P. SLATER.

CAPITAL AUTHORIZED.....$260,000.
CAPITAL SUBSCRIBED.....145,990.

Manager—EDITH EDMAND.
Head Office—Niagara Falls, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	3,900 00	
2. Capital stock subscribed ($142,090), upon which has been paid	34,138 33	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	5,059 99	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,406 84	
Liabilities to stockholders		44,505 16
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	5,090 00	
14. Other liabilities (description specified), viz.:— Due on loan in process of completion	2,470 00	
Liabilities to the public		7,560 00
Total liabilities		52,065 16

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	51,870 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.		
Total		51,870 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	150 00	
17. Cash on hand		
18. Cash in bank	45 16	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		195 16
Total assets		52,065 16

1. Date of company or society's establishment—1st April, 1894.		.....
2. Dividend declared during the year—8 per cent and amount on instalment stock	$2,406 90	
Dividend declared during the year—6 and 6½ per cent on prepaid stock	352 65	
		2,759 55
3. Amount loaned during the year		10,530 00
4. Amount received from borrowers during the year—		
Principal	$5,455 73	
Interest	2,290 65	
		7,746 38
5. Amount received from depositors during the year		.....
6. Amount paid to depositors during the year		.....
7. Amount borrowed for purposes of investment		21,490 00
8. Securities given for such amount—Notes of hand		.....
9. Debentures issued by the company during the year		.....
10. Debentures repaid by the company during the year		.....
11. Debentures of the company which will mature within one year		.....
12. Rate of interest borne by outstanding debentures— p.c.		.....
13. Average rate of interest paid for money borrowed—		
Debentures — per cent		.....
Debenture stock— per cent		.....
Deposits— per cent		.....
14. Total amount of interest paid and accrued during the year— Bank interest and discount		302 48

15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	493 41
16. Estimated value of real estate under mortgage	73,700 00
17. Amount overdue and in default of mortgages	141 00
18. Amount of mortgages payable by instalments } 19. Amount invested and secured by mortgage deeds }	51,870 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Estimated value of mortgaged property held for sale	.....
23. Amount chargeable against such property	.....
24. Present amount of investments on mortgages and other securities—All mortgages	39,422 52
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent.	.....
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	.....
27. Estimated average rate current during the year—6 per cent	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—6 per cent	.....

Attested by

R. P. SLATER,
President.

EDITH EDMAND,
Secretary.

Before

ALEX. FRASER,
A Notary Public.

NIAGARA FALLS,, 27th February, 1899.

STATEMENT of the Affairs of the Ontario Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF GENERAL BUILDING SOCIETIES ACT AND AMENDMENTS THERETO.

CAPITAL STOCK.

President—W. F. COWAN.
Vice-President—W. F. ALLEN.

CAPITAL AUTHORIZED.....$ 300,000.
CAPITAL SUBSCRIBED..... 300,000.

Manager—T. H. McMILLAN.
Head Office—Oshawa, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock		
2. Capital stock subscribed ($300,000), upon which has been paid	299,430 53	
3. Accumulating stock		
4. Reserve fund	75,000 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	24,000 00	
Liabilities to stockholders		398,430 53
8. Deposits	245,702 10	
9. Debentures payable in Canada	254,900 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13 Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		500,602 10

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	709,532 59	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,876 87	
9. Otherwise secured (description specified), viz.:		
Total		715,409 46
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	400 00	
17. Cash on hand	763 79	
18. Cash in bank	17,829 65	
19. Office premises	11,000 00	
20. Loans secured on real estate held for sale	38,000 00	
21. Other property (description specified), present cash value—		
Property owned by the company.....$ 42,000 00		
88 shares Western Bank stock		

			held in trust	10,589 33	115,629 73	
			218 shares loan companies stock held in trust	13,040 40		
			Special bank deposit receipt for	50,000 00		
			Total property owned			183,623 17
Total liabilities		899,032 63	Total assets			899,032 63

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1873		16. Estimated value of real estate under mortgage—Say	2,000,000 00
2. Dividend declared during the year, 6 per cent and amount	17,965 83	17. Amount overdue and in default of mortgages	38,000 00
3. Amount loaned during the year	74,596 56	18. Amount of mortgages payable by instalments—Say	30,000 00
4. Amount received from borrowers during the year	136,918 08	19. Amount invested and secured by mortgage deeds	709,532 59
5. Amount received from depositors during the year	242,369 73	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	
6. Amount paid to depositors during the year	262,070,73	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	18,900 00
7. Amount borrowed for purposes of investment	500,602 10	22. Value of mortgaged property held for sale—Difficult to say. Say about	38,000 00
8. Securities given for such amount - Debentures, deposit receipts and pass books		23. Amount chargeable against such property	38,000 00
9. Debentures issued by the company during the year	192,000 00	24. Present cash value of investments on mortgages and other securities	899,032 63
10. Debentures repaid by the company during the year	182,000 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Actual rate they bear	
11. Debentures of the company which will mature within one year	2,000 00	26. Estimated average rate mortgages respectively yield--About $5\frac{1}{4}$ per cent	
12. Rate of interest borne by outstanding debentures, per cent		27. Estimated average rate current during the year—$5\frac{1}{4}$ per cent	
13. Average rate of interest paid for money borrowed— Debentures—4 and $4\frac{1}{2}$ per cent		28. Estimated average rate mortgage securities were originally calculated to yield—Some 5, $5\frac{1}{4}$, $5\frac{1}{2}$, 6 and 7 per cent	
Debenture stock— per cent			
Deposits—$3\frac{1}{2}$ per cent			
14. Total amount of interest paid and accrued during the year	19,531 38		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	5,692 89		

Attested by

WM. F. COWAN,
President.

T. H. McMILLAN,
Secretary-Treasurer.

Before
J. F. GRINSON,
A Commissioner, &c.

OSHAWA, 23rd February, 1899.

STATEMENT of the Affairs of the Crown Savings and Loan Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF

CAPITAL STOCK.

President - J. H. FAIRBANK.
Vice-Presidents—J. L. ENGLEHART.

CAPITAL AUTHORIZED.....$1,000,000.
CAPITAL SUBSCRIBED ... . 200,000.

Manager—WILLIAM ENGLISH.
Head Office—Petrolea.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	173,500 00	
2. Capital stock subscribed ($26,500), upon which has been paid	8,925 28	
3. Accumulating stock		
4. Reserve fund	27,500 00	
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Unappropriated profits	177 44	
Liabilities to stockholders		210,102 72
8. Deposits	101,652 13	
9. Debentures payable in Canada	5,904 50	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		107,556 63
Total liabilities		317,659 35

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	266,018 21	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	7,000 00	
9. Otherwise secured (description specified), viz :		
Total		273,018 21
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value	39,295 30	
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	14 00	
17. Cash on hand		
18. Cash in bank	5,331 84	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		44,641 14
Total assets		317,659 35

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—30th Jan., 1882..	.....
2. Dividend declared during the year, 5 per cent and amount....	9,067 06
3. Amount loaned during the year.....	54,311 54
4. Amount received from borrowers during the year.....	52,696 04
5. Amount received from depositors during the year.....	71,787 81
6. Amount paid to depositors during the year.....	62,827 42
7. Amount borrowed for purposes of investment.....	.....
8. Securities given for such amount.....	.....
9. Debentures issued by the company during the year.....	.....
10. Debentures repaid by the company during the year.....	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, 4·57 p.c...	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·57 per cent	.....
Debenture stock— per cent.....	.....
Deposits—$3\frac{1}{10}$ per cent	.....
14. Total amount of interest paid and accrued during the year..	3,241 81
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	2,105 07
16. Estimated value of real estate under mortgage	550,000 00
17. Amount overdue and in default of mortgages.....	.....
18. Amount of mortgages payable by instalments—Nearly all.	.....
19. Amount invested and secured by mortgage deeds.....	266,018 21
20. Number of mortgages upon which compulsory proceedings have been taken during the past year—None.....	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	.....
22. Value of mortgaged property held for sale—None.....	.....
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities.....	312,313 51
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rate they bear.....	.....
26. Estimated average rate mortgages or other securities respectively yield—$5\frac{1}{2}$ per cent.....	.....
27. Estimated average rate current during the year—$5\frac{1}{2}$ per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—5 to 8per cent.....	.....

Attested by

JOHN H. FAIRBANK,
President.

WILLIAM ENGLISH,
Manager.

Before

CHARLES EGAN,
A Commissioner, &c.

PETROLEA, 25th February, 1899.

STATEMENT of the Affairs of the Midland Loan and Savings Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE BUILDING SOCIETIES ACT

CAPITAL STOCK.

President—JOHN MULLIGAN.
Vice-President—HENRY HAMILTON BURNHAM.

CAPITAL AUTHORIZED.....Unlimited.
CAPITAL SUBSCRIBED.....$560,000.

Manager—GEORGE M. FURBY.
Head Office—Port Hope, Ont.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	310,000 00	
2. Capital stock subscribed ($250,000) upon which has been paid	50,000 00	
3. Accumulating stock		
4. Reserve fund	85,000 00	
5. Dividends declared and unpaid	11,073 60	
6. Profits on accumulating stock		
7. Contingent fund $13 968 23; Profit and loss account 3,783 06	17,751 29	
Liabilities to stockholders		473,824 89
8. Deposits	364,630 50	
9. Debentures payable in Canada	505,219 71	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures	25,636 03	
13. Owing to banks		
14. Other liabilities (description specified), viz		
Liabilities to the public		895,486 24
Total liabilities		1,369,311 13

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,190,984 79	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	7,204 75	
9. Otherwise secured (description specified), viz.		
Total		1,198,189 54
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities—present cash value	1,522 00	
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	800 00	
18. Cash in bank	94,680 90	
19. Office premises	7,000 00	
20. Loans secured on real estate held for sale	39,718 24	
21. Loans secured on real estate foreclosed $25,372 76; Rents 2,027 69	27,400 45	
Total property owned		171,121 59
Total assets		1,369,311 13

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1873	.....
2. Dividend declared during the year, 6 per cent and amount	21,600 00
3. Amount loaned during the year	120,667 75
4. Amount received from borrowers during the year	108,985 45
5. Amount received from depositors during the year	362,784 16
6. Amount paid to depositors during the year	363,943 12
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	356,352 59
10. Debentures repaid by the company during the year	395,228 75
11. Debentures of the company which will mature within one year	288,714 00
12. Rate of interest borne by outstanding debentures—$3\frac{1}{4}$, $3\frac{1}{2}$, $3\frac{3}{4}$ and 4 per cent	.....
13. Average rate of interest paid for money borrowed— Debentures—3·97 per cent; Debenture stock— per cent; Deposits—3·49 per cent } Both—3·77 per cent	.....
14. Total amount of interest paid and accrued during the year on deposits and debentures	33,503 01
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	7,827 49
16. Estimated value of real estate under mortgage	2,250,000 00
17. Amount overdue and in default of mortgages	17,936 37
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	1,232,235 03
20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 4	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	10,500 00
22. Value of mortgaged property held for sale and foreclosed	51,462 00
23. Amount chargeable against such property	65,091 00
24. Present cash value of investments on mortgages and other securities	.....
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—5·93 per cent	.....
27. Estimated average rate current during the year—5·12 p. c.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

Attested by

JNO. MULLIGAN,
President.

GEO. M. FURBY,
Manager.

Before
GEO. WILSON,
Justice of the Peace.

PORT HOPE, 16th February, 1899.

STATEMENT of the Affairs of the Security, Loan and Savings Company, St. Catharines, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE BUILDING SOCIETIES ACT, CHAP. 53, C. S., U. C.

CAPITAL STOCK.

President—THOMAS R. MERRILL.
Vice-President—HENRY J. TAYLOR.

CAPITAL AUTHORIZED.....$ 300,000.
CAPITAL SUBSCRIBED..... 275,000.

Manager—E. F. DWYER.
Head Office—St. Catharines.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	275,000 00	
2. Capital stock subscribed ($), upon which has been paid		
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid	6,875 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	4,013 27	
Liabilities to stockholders		285,888 27
8. Deposits	261,077 49	
9. Debentures payable in Canada	53,261 80	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	11,055 08	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		325,394 37
Total liabilities		611,282 64

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	518,928 92	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities—Separate school debentures	4,447 25	
7. Loan companies debentures		
8. Loans to shareholders on their stock	5,556 58	
9. Otherwise secured (description specified), viz.:		
Total		528,932 75
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures—See below.		
17. Cash on hand		
18. Cash in bank	27,475 72	
19. Office premises		
20. Loans secured on real estate held for sale	54,576 37	
21. Other property (description specified), present cash value— Furniture in office	297 80	
Total property owned		82,349 89
Total assets		611,282 64

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—12th March, 1870	.....
2. Dividend declared during the year 5 per cent and amount....	13,750 00
3. Amount loaned during the year	64,158 76
4. Amount received from borrowers during the year	90,748 07
5. Amount received from depositors during the year	378,849 30
6. Amount paid to depositors during the year	377,217 33
7. Amount borrowed for purposes of investment	325,394 37
8. Securities given for such amount—first lien on assets of company	.....
9. Debentures issued by the company during the year including accrued interest	18,728 22
10. Debentures repaid by the company during the year including interest	38,306 32
11. Debentures of the company which will mature within one year	36,250 00
12. Rate of interest borne by outstanding debentures, 4·01 per cent average	.....
13. Average rate of interest paid for money borrowed :—	
Debentures, 4·01 per cent	.....
Debenture stock, per cent	.....
Deposits, 3·10 per cent	.....
14. Total amount of interest paid and accrued during the year	10,845 47
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,689 28
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages—Impossible to say	.....
18. Amount of mortgages payable by instalments	147,751 06
19. Amount invested and secured by mortgage deeds	573,505 29
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	7,465 83
22. Value of mortgaged property held for sale	54,576 37
23. Amount charged against such property	54,576 37
24. Present cash value of investments on mortgages and other securities	583,509 12
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Same rates as mortgage bears, except $54,576.37	.....
26. Estimated average rate mortgages or other securities respectively yield—5·68 per cent	.....
27. Estimated average rate current during the year—5·45 p. c.	.....
28. do do mortgages or other securities were originally calculated to yield—About 6·10 per cent	.....

Attested by

E. F. DWYER,
Secretary-Treasurer.

R. FOWLIE,
Auditor.

Before
H. YALE,
A Commissioner, &c.

ST. CATHARINES, 18th February, 1899.

STATEMENT of the Affairs of the Crédit Foncier Franco-Canadien on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 46 VIC., CHAP. 85 (CANADA).

CAPITAL STOCK.

President—G. ERÖLEMANN.
Vice-President—HON. MR. JUSTICE WURTELE.

CAPITAL AUTHORIZED.....$4,784,689 (25,000,000 f.)
CAPITAL SUBSCRIBED..... 4,684,689 (25,000,000 f.)

Manager—MARTIAL CHEVALIER.
Head Office—Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($4,784,689), upon which has been paid	1,196,172 25	
3. Accumulating stock	.....	
4. Reserve fund	181,955 07	
5. Dividends declared and unpaid	3,907 67	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	251,666 57	
Liabilities to stockholders	.....	1,633,701 56
8. Deposits	.....	
9. Debentures payable in Canada	74,762 60	
10. Debentures payable elsewhere	6,473,777 37	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	12,360 22	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:		
Deferred loans.....$106,328 24		
Interest accrued but not due..... 51,477 10	158,928 84	
Sundries..... 1,123 50		
Liabilities to the public	.....	6,719,829 03
Total liabilities	.....	8,353,530 59

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	7,273,493 52	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified), viz.:	.....	
Total	.....	7,273,493 52
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. Municipal do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	2,287 81	
18. Cash in bank	642,600 89	
19 Office premises	53,610 42	
20. Loans secured on real estate held for sale	233,969 58	
21. Other property (description specified), present cash value—		
Arrears of principal and interest.....$88,919 29		
Interest accrued but not due. 33,948 98	147,568 37	
Sundries..... 24,700 10		
Total property owned	.....	1,080,037 07
Total assets	.....	8,353,530 59

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—A.D. 1881	.....	16. Estimated value of real estate under mortgage	14,546,987 04
2. Dividend declared during the year, 6·40 per cent and amount	77,181 32	17. Amount overdue and in default of mortgages	.....
3. Amount loaned during the year	934,093 56	18. Amount of mortgages payable by instalments	1,583,486 04
4. Amount received from borrowers during the year	1,082,921 27	19. Amount invested and secured by mortgage deeds	7,273,493 52
5. Amount received from depositors during the year	.....	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount paid to depositors during the year	.....	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	250,000 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	233,969 58
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	7,273,493 52
10. Debentures repaid by the company during the year	32,030 23	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
11. Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield	.....
12. Rate of interest borne by outstanding debentures, 3 and 3·40 per cent	.....	27. Estimated average rate current during the year	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield	.....
Debentures— 4·49 per cent	.....		
Debenture stock— per cent	.....		
Deposits— per cent	.....		
14. Total amount of interest paid and accrued during the year	283,062 21		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	36,649 01		

Attested by

M. CHEVALIER,
General Manager.

T. R. NELSON,
General Secretary.

Before

EUG. H. GODIN,
C.C.S.

MONTREAL, 21st February, 1899.

STATEMENT of the Affairs of the Montreal Loan and Investment Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE PROVINCIAL LAWS OF QUEBEC.

CAPITAL STOCK.

President—LAURENT O. DAVID, Esq.
Vice-President—ALFRED JOYCE, Esq.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....

Manager—W. H. MCCARTHY.
Head Office—Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	2,000 00	
2. Capital stock subscribed ($) upon which has been paid		
3. Accumulating stock	151,602 85	
4. Reserve fund		
5. Dividends declared and unpaid	1,328 36	
6. Profits on accumulating stock	10,129 22	
7. Contingent fund and unappropriated profits	709 91	
Liabilities to stockholders		165,770 34
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks	10,000 00	
14. Other liabilities (description specified), viz.:		
Liabilities to the public		10,000 00
Total liabilities		175,770 34

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	167,200 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	3,468 00	
9. Otherwise secured (description specified), viz.:— Special loans on real estate	1,100 00	
Total		171,768 00
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School sec. securities - present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	171 97	
17. Cash on hand } 18. Cash in bank }	1,088 56	
19. Office premises		
20. Loans secured on real estate held for sale	2,162 56	
21. Other property (description specified), present cash value— Provincial licenses $ 465 00; Insurance premiums 114 25 }	579 25	
Total property owned		4,002 34
Total assets		175,770 34

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—7th April, 1894	.....
2. Dividend declared during the year—8 per cent and amount	9,514 28
3. Amount loaned during the year	83,563 00
4. Amount received from borrowers during the year—Interest and premium	12,951 89
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	10,000 00
8. Securities given for such amount—Directors' notes	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures— per cent.	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year	6,811 91
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	11,406 15
16. Estimated value of real estate under mortgage	504,900 00
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	168,300 00
19. Amount invested and secured by mortgage deeds	168,300 00
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	950 00
22. Value of mortgaged property held for sale	2,162 56
23. Amount chargeable against such property	2,162 56
24. Present cash value of investments on mortgages and other securities	175,770 34
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—$10\frac{4}{5}$ p. c.	.....
26. Estimated average rate mortgages or other securities respectively yield—$10\frac{4}{5}$ per cent	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities originally calculated to yield—$10\frac{4}{5}$ per cent	.....

Attested by

L. O. DAVID,
President.

A. W. BELFRY,
Secretary-Treasurer.

Before
GEO. R. W. KITTSON,
A Commissioner, &c.

MONTREAL, 24th February, 1899.

STATEMENT of the Affairs of the Montreal Loan and Mortgage Company, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 69, CONSOLIDATED STATUTES.

CAPITAL STOCK.

President—RICHARD BOLTON.
Vice-President—HON. A. W. OGILVIE.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED..... 500,000.

Manager—R. A. KYDD.
Head Office—Montreal.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	500,000 00	
2. Capital stock subscribed ( ) upon which has been paid—All paid up		
3. Accumulating stock		
4. Reserve fund	350,000 00	
5. Dividends declared and unpaid and bonus	22,500 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	29,969 27	
Liabilities to stockholders		902,469 27
8. Deposits	185,868 92	
9. Debentures payable in Canada	76,000 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock—Credited above		
13. Owing to banks		
14. Other liabilities (description specified), viz.:—		
Debenture interest account, being interest accrued from date of last coupon paid to 31st Dec., 1898 $2,773 33		
Sundry creditors 3,061 14	5,834 47	
Liabilities to the public		267,703 39

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	1,038,297 16	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock—See below		
9. Otherwise secured (description specified), viz.:— Call on shares in joint stock companies and on personal securities	12,209 63	
Total		1,050,506 79
B. Property owned—		
10. Dominion securities—present cash value		
11 Provincial do do		
12. County or city do do		
13. Township, town or village securities present cash value		
14. School section securities present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	500 00	
17. Cash on hand		
18. Cash in bank	4,766 05	
19. Office premises		
20. Loans secured on real estate held for sale —See real estate		
21. Other property (description specified), present cash value:—		

			Real estate	$113 799 82	
			Rent arrears	600 00	
					114,399 82
			Total property owned		119,665 87
Total liabilities		1,170,172 66	Total assets		1,170,172 66

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—May, 1858		16. Estimated value of real estate under mortgage	2,000,000 00
2. Dividend declared during the year, 7 per cent and amount and bonus of 1 per cent for half year ended 31st Dec., 1898	40,000 00	17. Amount overdue and in default of mortgages—Arrears extended	
3. Amount loaned during the year—Not including call loans	138,021 19	18. Amount of mortgages payable by instalments	173,853 59
4. Amount received from borrowers during the year—Not including call loans	213,028 46	19. Amount invested and secured by mortgage deeds	
5. Amount received from depositors during the year	49,629 75	20. Number of mortgages upon which compulsory proceedings have been taken during the past year ... 7	
6. Amount paid to depositors during the year—Capital and interest	43,630 01	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	21,000 00
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	113,799 82
8. Securities given for such amount		23. Amount chargeable against such property - See real estate account	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	
10. Debentures repaid by the company during the year..$12,700 Old outstanding debenture ... 500	13,200 00	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—See below*	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—6½ per cent	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year—6¼ p.c.	
13. Average rate of interest paid for money borrowed —		28. Estimated average rate mortgages or other securities originally calculated to yield—6½ per cent	
Debentures, 4¾ per cent			
Debenture stock, per cent			
Deposits, 4¾ per cent			
14. Total amount of interest paid and accrued during the year on deposits and debentures	12,248 12		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,522 36		

* Not discounted. Actual amount of interest in each payment taken into account only.

Attested by

R. BOLTON,
President.

R. A. KYDD,
Manager.

Before
THEO. DOUCET, N.P.,
A Commissioner, &c.

MONTREAL, 24th February, 1899.

STATEMENT of the Affairs of the Lévis Permanent Building Society, on the 4th April, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTS REFONDUS DU CANADA, CHAP. 69.

CAPITAL STOCK.

President—NARCISSE LACERTE.
Vice-President—EDWARD GOULET.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....$66,580.

Manager—TH. CARRIER.
Head Office—Lévis.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($66,580), upon which has been paid	31,727 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	6,015 68	
Liabilities to stockholders		37,742 68
8. Deposits	374 40	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Installment paid in advance	224 34	
Liabilities to the public		598 74
Total liabilities		38,341 42

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	25,482 20	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	786 32	
9. Otherwise secured (description specified), viz		
Total		26,268 52
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures		
17. Cash on hand	184 70	
18. Cash in bank	9,335 20	
19. Office premises		
20. Loans secured on real estate held for sale	150 00	
21. Other property (description specified), present cash value:—		
Balance due on property sold	2,403 00	
Total property owned		12,072 90
Total assets		38,341 42

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—3rd May, 1869.	.....	16. Estimated value of real estate under mortgage	118,600 00
2. Dividend declared during the year, per cent and amount	.....	17. Amount overdue and in default of mortgages	6,708 72
3. Amount loaned during the year	3,806 00	18. Amount of mortgages payable by instalments	21,271 61
4. Amount received from borrowers during the year	11,261 06	19. Amount invested and secured by mortgage deeds	25,482 20
5. Amount received from depositors during the year	6,601 50	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
6. Amount paid to depositors during the year	6,930 10	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
7. Amount borrowed for purposes of investment	.....	22. Value of mortgaged property held for sale	150 00
8. Securities given for such amount	.....	23. Amount chargeable against such property	150 00
9. Debentures issued by the company during the year	.....	24. Present cash value of investments on mortgages and other securities	28,671 52
10. Debentures repaid by the company during the year	.....	25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—5 and 6 p.c.	.....
11 Debentures of the company which will mature within one year	.....	26. Estimated average rate mortgages or other securities respectively yield—10 per cent	.....
12. Rate of interest borne by outstanding debentures, per cent.	.....	27. Estimated average rate current during the year—8 per cent.	.....
13. Average rate of interest paid for money borrowed—		28. Estimated average rate mortgages or other securities originally calculated to yield—6 to 12 per cent	.....
Debentures— per cent	.....		
Debenture stock— per cent	.....		
Deposits, 3½ per cent	.....		
14. Total amount of interest paid and accrued during the year	1,125 10		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	1,082 25		

Attested by

NARCISSE LACERTE,
President.

P. N. HAMEL,
Auditor.

Before

ADJUTOR ROY,
Notary Public.

LÉVIS, 9th March, 1899.

STATEMENT of the Affairs of the Quebec Permanent Building Society on the 21st March, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE ACT CONCERNING BUILDING SOCIETIES, CHAP. 69, 1859.

CAPITAL STOCK.

President—AUG. GABOURY.
Vice-President—V. W. LARUE.

CAPITAL AUTHORIZED.....$300,000.
CAPITAL SUBSCRIBED.....200,000.

Manager—SECRETARY G. GOURDEAU.
Head Office—St. John Street, Quebec.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	200,000 00	
2. Capital stock subscribed ($200,000), upon which the whole has been paid	.....	
3. Accumulating stock	9,011 50	
4. Reserve fund	43,000 00	
5. Dividends declared and unpaid	6,241 45	
6. Profits on accumulating stock	3,568 78	
7. Contingent fund and unappropriated profits	731 80	
Liabilities to stockholders	.....	262,553 53
8. Deposits	8,003 58	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	50 15	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.:—	.....	
Liabilities to the public	.....	8,053 73
Total liabilities	.....	270,607 26

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	208,332 03	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	1,000 00	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	6,585 00	
9. Otherwise secured (description specified), viz.:—		
Bank stocks	3,943 05	
Total	.....	219,860 08
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	.....	
17. Cash on hand	166 89	
18. Cash in bank	25,652 81	
19. Office premises	.....	
20. Loans secured on real estate held for sale	24,927 48	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	50,747 18
Total assets	.....	270,607 26

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—In April, 1856	.....
2. Dividend declared during the year—6 per cent and amount.	12,000 00
3. Amount loaned during the year	61,950 60
4. Amount received from borrowers during the year	56,465 65
5. Amount received from depositors during the year	7,907 15
6. Amount paid to depositors during the year	2,717 64
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent.	.....
13. Average rate of interest paid for money borrowed:—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits—5½ per cent.	.....
14. Total amount of interest paid and accrued during the year	40 13
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,445 22
16. Estimated value of real estate under mortgage	473,377 00
17. Amount overdue and in default of mortgages	18,300 78
18. Amount of mortgages payable by instalments	157,394 54
19. Amount invested and secured by mortgage deeds	190,259 50
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3	.....
21 Aggregate amount of mortgages upon which compulsory proceedings have been taken during the past year	234 63
22. Value of mortgaged property held for sale	35,165 00
23. Amount chargeable against such property	24,927 48
24. Present cash value of investments on mortgages and other securities	226,860 08
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—5 and 6 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—9 per cent	.....
27. Estimated average rate current during the year—8 per cent.	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—8½ per cent	.....

Attested by

A. GABOURY,
President.

G. GOURDEAU,
Secretary.

Before
J. E. BOILY,
A Commissioner, &c.

QUEBEC, 25th February, 1899

STATEMENT of the Affairs of the Société de Prêts et Placements de Québec, on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 41 VICTORIA, CHAPTER 34.

CAPITAL STOCK.

President—EDOUARD LACROIX.
Vice-President—L. J. DEMERS.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED..... 200,000.

Manager—ROBERT LAROCHE.
Head Office—QUEBEC CITY.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($200,000) upon which has been paid	200,000 00	
3. Accumulating stock		
4. Reserve fund	47,000 00	
5. Dividends declared and unpaid	6,852 17	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,789 81	
Liabilities to stockholders		255,641 98
8. Deposits	60,394 89	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits and debentures		
13. Owing to banks		
14. Other liabilities (description specified), viz.		
Liabilities to the public		60,394 89

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	285,014 86	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock	10,330 18	
9. Otherwise secured (description specified) viz.:—		
Bank stock $455 50; Sundries 371 11	826 61	
Total		296,171 65
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	200 00	
17. Cash on hand	22 79	
18. Cash in bank	6,432 43	
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value—		
Bank stock $1,020 00; Real estate 12,190 00	13,210 00	

Total liabilities		316,036 87	Total property owned		19,865 22
			Total assets		316,036 87

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—November, 1874		16. Estimated value of real estate under mortgage	622,850 00
2. Dividend declared during the year, 6½ per cent and amount	13,000 00	17. Amount overdue and in default of mortgages	18,232 35
3. Amount loaned during the year	108,625 00	18. Amount of mortgages payable by instalments	232,379 81
4. Amount received from borrowers during the year	104,739 72	19. Amount invested and secured by mortgage deeds	285,014 86
5. Amount received from depositors during the year	20,709 43	20. Number of mortgages upon which compulsory proceedings have been taken during the past year	
6. Amount paid to depositors during the year	31,832 87	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	296,171 65
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield— per cent	
12. Rate of interest borne by outstanding debentures		27. Estimated average rate current during the year— p.c.	
13. Average rate of interest paid for money borrowed —		28. Estimated average rate mortgages or other securities were originally calculated to yield 6 to 11 per cent.	
Debentures-- per cent			
Debenture stock— per cent			
Deposits—3·625 per cent			
14. Total amount of interest paid and accrued during the year	2,207 61		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	4,983 66		

Attested by

E. LACROIX,
President.

S. PICARD,
Auditor.

Before
ALEX. GAUVREAU,
A Notary Public.

QUEBEC, 28th February, 1899.

Before
C. A. LAFRANCE,
A Commissioner, &c.

QUEBEC, 1st March, 1899.

STATEMENT of the Affairs of the Sherbrooke Loan and Mortgage Company, on the 30th September, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE GENERAL BUILDING SOCIETIES ACT, 12 VICT., AND A SPECIAL ACT OF THE LEGISLATURE OF THE PROVINCE OF QUEBEC, 49-50 VIC., CHAP. 66.

CAPITAL STOCK.

President and Managing Director—JAMES DAVIDSON.
Vice-President—WILLIAM A. HALE.

CAPITAL AUTHORIZED.....
CAPITAL SUBSCRIBED.....

Secretary-Treasurer—CHARLES H. FOSS.
Head Office—Sherbrooke, Que.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	154,000 00	
2. Capital stock subscribed ( ) upon which has been paid	.....	
3. Accumulating stock—Subscriptions with interest	1,807 00	
4. Reserve fund	5,334 36	
5. Dividends declared and unpaid	3,827 40	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	.....	
Liabilities to stockholders	.....	164,968 76
8. Deposits and interest	116,780 28	
9. Debentures payable in Canada	.....	
10. Debentures payable elsewhere	.....	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	.....	
13. Owing to banks	8,542 39	
14. Other liabilities (description specified), viz. :	.....	
Liabilities to the public	.....	125,322 67
Total liabilities	.....	290,291 43

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	264,857 19	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	3,007 52	
9. Otherwise secured (description specified), viz. :— Eastern Townships Bank stock...$1,000 00; Sherbrooke Gas and Water Company's stock.....400 00	1,400 00	
Total	.....	269,264 71
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School section securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures	236 38	
17. Cash on hand	558 59	
18. Cash in banks	.....	
19. Office premises	.....	
20. Loans secured on real estate held for sale	20,000 00	
21. Other property (description specified), present cash value—Rents accrued and unpaid	231 75	
Total property owned	.....	21,026 72
Total assets	.....	290,291 43

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—September, 1874	.....
2. Dividend declared during the year, 5 per cent and amount	7,537 45
3. Amount loaned during the year	54,208 04
4. Amount received from borrowers during the year	63,690 77
5. Amount received from depositors during the year	93,850 66
6. Amount paid to depositors during the year	83,319 98
7. Amount borrowed for purposes of investment—Nil except deposits	.....
8. Securities given for such amount	.....
9. Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	29,925 00
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures, per cent	.....
Debenture stock, per cent	.....
Deposits, 4 per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,131 22
16. Estimated value of real estate under mortgage	470,000 00
17. Amount overdue and in default of mortgages	772 00
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	264,857 19
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	.....
21. Aggregate amount of motgages on which compulsory proceedings have been taken during the past year	772 00
22. Value of mortgaged property held for sale—(Foreclosures)	20,000 00
23. Amount chargeable against such property	.....
24. Present cash value of investments on mortgages and other securities	269,264 71
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—None discounted	.....
26. Estimated average rate mortgages or other securities respectively yield—6¼ per cent	.....
27. Estimated average rate current during the year on mortgages—6¼ per cent	.....
28 Estimated average rate mortgages or other securities originally calculated to yield 6 to 7 per cent	.....

Attested by

J. DAVIDSON,
President and Managing Director.

C. H. FOSS,
Secretary-Treasurer.

Before

G. E. BORLASE,
Notary Public

SHERBROOKE, 28th February, 1899.

STATEMENT of the Affairs of the Permanent Building Society of the District of Iberville on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF THE STATUTES OF LOWER CANADA, CHAP. 69, AND SPECIALLY THE STATUTE OF QUEBEC, 36 VICT., CHAP. 78.

CAPITAL STOCK.

President—E. L'ECUYER, Esq., N.P.
Vice-Presidents—H. MOREAU, Esq., M.D.

CAPITAL AUTHORIZED..... Unlimited.
CAPITAL SUBSCRIBED..... $100,000.

Sec.-Treasurer—J. A. L'ECUYER.
Head Office—St. John's, P.Q.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	100,000 00	
2. Capital stock subscribed ($100,000) upon which has been paid		
3. Accumulating stock	90,911 20	
4. Reserve fund	37,000 00	
5. Dividends declared and unpaid	4,815 00	
6. Profits on accumulating stock	26,215 25	
7. Contingent fund and unappropriated profits	302 95	
Liabilities to stockholders		259,244 40
8. Deposits	117,656 40	
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	1,623 72	
13. Owing to banks		
14. Other liabilities (description specified), viz		
Liabilities to the public		119,280 12

Assets.		$ cts.	$ cts.
A. Current loans secured on—			
1. Real estate		152,384 13	
2. Dominion securities			
3. Provincial securities			
4. County or city securities			
5. Township, town or village securities			
6. School section securities			
7. Loan companies debentures			
8. Loans to shareholders on their stock		66,978 63	
9. Otherwise secured (description specified), viz.:—			
Notes	$39,010 80		
Stocks of corporation and insurance policies	6,141 54		
		45,152 34	
Total			264,515 10
B. Property owned—			
10. Dominion securities—present cash value			
11 Provincial do do			
12. County or city do do			
13. Township, town or village securities—present cash value			
14. School sec.securities—present cash value			
15. Loan companies debentures			
16. Office furniture and fixtures		500 00	
17. Cash on hand		1,811 81	
18. Cash in banks		68,964 85	
19. Office premises			
20. Loans secured on real estate held for sale			
21. Other property (description specified), present cash value:—			
Farms and building lots		42,732 76	

Total liabilities		378,524 52	Total property owned		114,009 42
			Total assets		378,524 52

MISCELLANEOUS STATEMENTS.

1. Date of company or society's establishment—1st Jan., 1869		16. Estimated value of real estate under mortgage	260,000 00
2. Dividend declared during the year—6 per cent and amount	6,000 00	17. Amount overdue and in default of mortgages	97,876 48
3 Amount loaned during the year	131,932 98	18. Amount of mortgages payable by instalments	54,507 65
4. Amount received from borrowers during the year	119,779 06	19. Amount invested and secured by mortgage deeds	152,384 13
5. Amount received from depositors during the year	103,823 08	20. Number of mortgages upon which compulsory proceedings have been taken during the past year 1	
6. Amount paid to depositors during the year	123,243 49	21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,800 00
7. Amount borrowed for purposes of investment		22. Value of mortgaged property held for sale	
8. Securities given for such amount		23. Amount chargeable against such property	
9. Debentures issued by the company during the year		24. Present cash value of investments on mortgages and other securities	185,000 00
10. Debentures repaid by the company during the year		25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 per cent.	
11. Debentures of the company which will mature within one year		26. Estimated average rate mortgages or other securities respectively yield—6 per cent	
12. Rate of interest borne by outstanding debentures— per cent		27. Estimated average rate current during the year—6 p.c.	
13. Average rate of interest paid for money borrowed— Debentures, per cent.		28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 10 per cent	
Debenture stock, per cent			
Deposits, 3 per cent			
14. Total amount of interest paid and accrued during the year	17 412 62		
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,347 38		

Attested by

J. A. L'ECUYER,
Sec.-Treasurer.

P. A. CHASSÉ,
Auditor.

Before
CHAS. ARPIN,
Justice of the Peace.

ST. JOHN'S, 27th February, 1899

STATEMENT of the Affairs of the Eastern Canada Savings and Loan Company (Limited), on the 31st December, 1898

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAP. 113, DOMINION ACTS, 1887.

CAPITAL STOCK.

President—S. M. BROOKFIELD.
Vice-President—W. C. SILVER.

CAPITAL AUTHORIZED.....$500,000.
CAPITAL SUBSCRIBED ..... 201,000.

Manager- J. A. CLARK.
Head Office—Halifax, N.S.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($201,000) upon which has been paid	100,500 00	
3. Accumulating stock		
4. Reserve fund	24,000 00	
5. Dividends declared and unpaid	3,015 00	
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	1,000 00	
Liabilities to stockholders		128,515 00
8. Deposits	30,008 83	
9. Debentures payable in Canada	266,625 97	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	3,768 83	
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		300,473 63
Total liabilities		428,988 63

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	391,866 73	
2. Dominion securities		
3. Provincial securities	27,800 00	
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified), viz.:		
Total		419,666 73
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan companies debentures		
16. Office furniture and fixtures	700 00	
17. Cash on hand	43 52	
18. Cash in bank	3,105 68	
19. Office premises		
20. Loans secured on real estate held for sale	5,472 70	
21. Other property (description specified), present cash value		
Total property owned		9,321 90
Total assets		428,988 63

1. Date of company or society's establishment—1st May, 1888....	.....
2. Dividend declared during the year—6 per cent and amount..	6,030 00
3. Amount loaned during the year.....	83,000 00
4. Amount received from borrowers during the year.....	90,360 00
5. Amount received from depositors during the year.....	12,200 00
6. Amount paid to depositors during the year...	29,000 00
7. Amount borrowed for purposes of investment—Less paid and matured	22,000 00
8. Securities given for such amount—Debentures and deposit receipts	.....
9. Debentures issued by the company during the year.....	73,500 00
10. Debentures repaid by the company during the year.....	35,900 00
11. Debentures of the company which will mature within one year.....	79,400 00
12. Rate of interest borne by outstanding debentures—4 to 5 per cent.....	.....
13. Average rate of interest paid for money borrowed—	
Debentures—4·50 per cent.....	.....
Debenture stock— per cent.....	.....
Deposits - 3·75 per cent	.....
14. Total amount of interest paid and accrued during the year.	12,872 71
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers.....	3,895 84

16. Estimated value of real estate under mortgage	800,000 00
17. Amount overdue and in default of mortgages	7,060 00
18. Amount of mortgages payable by instalments—Practically all.....	.....
19. Amount invested and secured by mortgage deeds.....	391,866 73
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 5	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year.....	10,000 00
22. Value of mortgaged property held for sale	5,472 70
23. Amount chargeable against such property.....	5,472 70
24. Present cash value of investments on mortgages and other securities.....	429,000 00
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—6 to 7 per cent	.....
26. Estimated average rate mortgages or other securities respectively yield—7 per cent....	.....
27. Estimated average rate current during the year...	.....
28. Estimated average rate mortgages or other securities originally calculated to yield.....	.....

Attested by

J. A. CLARK,
Manager and Secretary.

J. T. WYLDE,
Auditor.

Before

ALFRED E. SILVER,
A Commissioner, &c.

HALIFAX, 21st February, 1899.

STATEMENT of the Affairs of the Eastern Trust Company,* on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF CHAPTER 84, ACTS OF CANADA, 1893.

CAPITAL STOCK.

President—JOHN F. STAIRS.
Vice-President—ROBIE UNIACKE and THOMAS RITCHIE.

CAPITAL AUTHORIZED.....$200,000.
CAPITAL SUBSCRIBED..... 200,000.

Manager—BYRON A. WESTON.
Head Office—60 Bedford Row, Halifax.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ($200,000) upon which has been paid 25 per cent	50,000 00	
3. Accumulating stock		
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	7,771 49	
Liabilities to stockholders		57,771 49
8. Deposits		
9. Debentures payable in Canada		
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock		
13. Owing to banks		
14. Other liabilities (description specified), viz.:		
Liabilities to the public		
Total liabilities		57,771 49

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	40,450 00	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan companies debentures		
8. Loans to shareholders on their stock		
9. Otherwise secured (description specified) viz.:— Advances on principal accounts, trust estates to be repaid	2,321 49	
Total		42,771 49
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—par value	10,000 00	
14. School section securities—present cash value		
15. Loan companies debentures	5,000 00	
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank		
19. Office premises		
20. Loans secured on real estate held for sale		
21. Other property (description specified), present cash value		
Total property owned		15,000 00
Total assets		57,771 49

1. Date of company or society's establishment—13th June, 1893	.....
2. Dividend declared during the year—6 p. c. and amount	3,000 00
3. Amount loaned during the year	143,886 00
4. Amount received from borrowers during the year	.....
5. Amount received from depositors during the year	.....
6. Amount paid to depositors during the year	.....
7. Amount borrowed for purposes of investment	.....
8. Securities given for such amount	.....
9 Debentures issued by the company during the year	.....
10. Debentures repaid by the company during the year	.....
11. Debentures of the company which will mature within one year	.....
12. Rate of interest borne by outstanding debentures, per cent	.....
13. Average rate of interest paid for money borrowed—	
Debentures— per cent	.....
Debenture stock— per cent	.....
Deposits— per cent	.....
14. Total amount of interest paid and accrued during the year	.....
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	2,509 08
16. Estimated value of real estate under mortgage	.....
17. Amount overdue and in default of mortgages	.....
18. Amount of mortgages payable by instalments	.....
19. Amount invested and secured by mortgage deeds	491,435 83
20. Number of mortgages upon which compulsory proceedings have been taken during the past year	.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	.....
22. Value of mortgaged property held for sale	17,100 00
23. Amount chargeable against such property	17,100 00
24. Present par value of investments on mortgages and other securities	1,222,384 29
25 Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	.....
26. Estimated average rate mortgages or other securities respectively yield—5 44 per cent	.....
27. Estimated average rate current during the year	.....
28. Estimated average rate mortgages or other securities were originally calculated to yield	.....

* This company does not receive deposits nor issue debentures.

Attested by

JOHN F. STAIRS,
President.

BYRON A. WESTON,
Manager.

Before
ROB. E. HARRIS,
A Notary Public.

HALIFAX, 19th January, 1899.

STATEMENT of the Affairs of the Nova Scotia Permanent Benefit Building Society and Savings Fund, on the 31st January, 1899.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 12 VIC., CHAP. 42 OF NOVA SCOTIA AND THE AMENDMENTS THEREOF, AND ALSO OF CHAP. 114 OF THE PARLIAMENT OF CANADA AND AMENDMENTS THEREOF.

CAPITAL STOCK.

President—J. WALTER ALLISON.
Vice-President—THOMAS RITCHIE.

CAPITAL AUTHORIZED—Unlimited in amount.
CAPITAL SUBSCRIBED.....

Manager—CHAS. H. LONGARD.
Head Office—95 Hollis St., Halifax.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up		
2. Capital stock subscribed ( ), upon which has been paid		
3. Accumulating stock	710,841 14	
4. Reserve fund		
5. Dividends declared and unpaid		
6. Profits on accumulating stock		
7. Contingent fund and unappropriated profits	2,735 85	
Liabilities to stockholders		713,576 99
8. Deposits	106,306 78	
9. Debentures payable in Canada	122,250 00	
10. Debentures payable elsewhere		
11. Debenture stock		
12. Interest on deposits, debentures and debenture stock	3,417 27	
13. Owing to banks	4,304 47	
14. Other liabilities (description specified) viz.:		
Liabilities to the public		236,278 52
Total liabilities		949,855 51

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate	892,388 68	
2. Dominion securities		
3. Provincial securities		
4. County or city securities		
5. Township, town or village securities		
6. School section securities		
7. Loan Companies debentures		
8. Loans to shareholders on their stock	1,173 63	
9. Otherwise secured (description specified) viz.:—		
Insurance premiums advanced	1,447 32	
Total		895,009 63
B. Property owned—		
10. Dominion securities—present cash value		
11. Provincial do do		
12. County or city do do		
13. Township, town or village securities—present cash value		
14. School section securities—present cash value		
15. Loan Companies debentures		
16. Office furniture and fixtures		
17. Cash on hand		
18. Cash in bank		
19. Office premises	8,253 55	
20. Loans secured on real estate held for sale	3,207 97	
21. Other property (description specified)—present cash value—		
Real estate owned by society	43,384 36	
Total property owned		54,845 88
Total assets		949,855 51

1. Date of company or society's establishment, August, 1850	
2. Dividend declared during the year, per cent and amount—No annual dividends	
3. Amount loaned during the year	207,631 22
4. Amount received from borrowers during the year—Not estimated separately	
5. Amount received from depositors during the year	46,662 22
6. Amount paid to depositors during the year	54,271 41
7. Amount borrowed for purposes of investment	66,662 22
8. Securities given for such amount	
9. Debentures issued by the company during the year	20,000 00
10. Debentures repaid by the company during the year	24,500 00
11. Debentures of the company which will mature within one year	9,000 00
12. Rate of interest borne by outstanding debentures, 4 per cent.	
13. Average rate of interest paid for money borrowed—	
Debentures—4 per cent	
Debenture stock— per cent	
Deposits—4 per cent	
14. Total amount of interest paid and accrued during the year	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers	9,142 62
16. Estimated value of real estate under mortgage	
17. Amount overdue and in default of mortgages	
18. Amount of mortgages payable by instalments	
19 Amount invested and secured by mortgage deeds	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 9	
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year	5,858 26
22. Value of mortgaged property held for sale	
23. Amount chargeable against such property	
24. Present cash value of investments on mortgages and other securities	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value	
26. Estimated average rate mortgages or other securities respectively yield—6 per cent	
27. Estimated average rate current during the year—6 per cent	
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 per cent	

Attested by

J. WALTER ALLISON,
President.

CHAS. H. LONGARD,
Secretary-Treasurer.

Before
THOMAS FINLAYSON TOBIN,
A Commissioner, &c.

HALIFAX, 14th February, 1899.

STATEMENT of the Affairs of the Manitoba and North-West Loan Company (Limited), on the 31st December, 1898.

(As required to be furnished by the Department of Finance.)

INCORPORATED UNDER THE PROVISIONS OF 37 VIC., CHAP. 104; AND 42 VIC., CHAP. 74.

CAPITAL STOCK.

President—HON. J. C. AIKINS, P.C.
Vice-President—ALFRED HOSKIN, Esq., Q.C.

CAPITAL AUTHORIZED.....$2,000,000.
CAPITAL SUBSCRIBED..... 1,500,000.

Manager—GEORGE A. MUTTLEBURY, Esq.
Head Office—Winnipeg, Manitoba.

Liabilities.	$ cts.	$ cts.
1. Capital stock fully paid up	.....	
2. Capital stock subscribed ($1,500,000), upon which has been paid	375,000 00	
3. Accumulating stock	.....	
4. Reserve fund	50,000 00	
5. Dividends declared and unpaid	292 50	
6. Profits on accumulating stock	.....	
7. Contingent fund and unappropriated profits	13,368 12	
Liabilities to stockholders	.....	438,660 62
8. Deposits	.....	
9. Debentures payable in Canada—		
Assumed by Canada Landed Company $33,400 00		
Guaranteed by Canada Landed Company 18,700 00	52,100 00	
10. Debentures payable elsewhere—		
Assumed by Canada Landed Company $317,809 15		
Guaranteed by Canada Landed Company 307,840 13	625,649 28	
11. Debenture stock	.....	
12. Interest on deposits, debentures and debenture stock	2,400 75	
13. Owing to banks	.....	
14. Other liabilities (description specified), viz.: Company's agent, Edinburgh	37 00	
Liabilities to the public	.....	680,187 03
Total liabilities	.....	1,118,847 65

Assets.	$ cts.	$ cts.
A. Current loans secured on—		
1. Real estate $734,811 92		
Held in trust for Canada Landed Company 351,209 15	1,086,021 07	
2. Dominion securities	.....	
3. Provincial securities	.....	
4. County or city securities	.....	
5. Township, town or village securities	.....	
6. School section securities	.....	
7. Loan companies debentures	.....	
8. Loans to shareholders on their stock	.....	
9. Otherwise secured (description specified) viz.:	.....	
Total	.....	1,086,021 07
B. Property owned—		
10. Dominion securities—present cash value	.....	
11. Provincial do do	.....	
12. County or city do do	.....	
13. Township, town or village securities—present cash value	.....	
14. School sec. securities—present cash value	.....	
15. Loan companies debentures	.....	
16. Office furniture and fixtures—Inspector's outfit	212 00	
17. Cash on hand	25 86	
18. Cash in bank	9,702 05	
19. Office premises	.....	
20. Loans secured on real estate held for sale	22,886 67	
21. Other property (description specified), present cash value	.....	
Total property owned	.....	32,826 58
Total assets	.....	1,118,847 65

1. Date of company or society's establishment—June, 1879			.....
2. Dividend declared during the year— per cent and amount			.....
3. Amount loaned during the year			.....
4. Amount received from borrowers during the year—			
Account Canada Landed	$56,266 55	151,956 02	
Account own loans	95,689 47		
5. Amount received from depositors during the year			.....
6. Amount paid to depositors during the year			.....
7 Amount borrowed for purposes of investment		677,749 28	
8. Securities given for such amount—Debentures			.....
9. Debentures issued by the company during the year		600 00	
10. Debentures repaid by the company during the year		245,611 86	
11. Debentures of the company which will mature within one year and assumed by Canada Landed Company		160,857 67	
12. Rate of interest borne by outstanding debentures—$3\frac{3}{4}$ to 5 per cent			.....
13. Average rate of interest paid for money borrowed—			
Debentures—4·47 per cent			.....
Debenture stock— per cent			.....
Deposits -- per cent			.....
14. Total amount of interest paid and accrued during the year		23,498 36	
15. Expenses during the year, including commission agency and all other expenses at head office or elsewhere, not directly chargeable to or on account of borrowers		10,194 90	
16. Estimated value of real estate under mortgage—			
Canada Landed loans	$702,418 30	1,649,541 53	
Own loans	947,123 23		
17. Amount overdue and in default of mortgages			.....
18. Amount of mortgages payable by instalments—			
Canada Landed	$200,457 45	509,113 35	
Own loans	308,655 90		
19. Amount invested and secured by mortgage deeds		1,108,907 74	
20. Number of mortgages upon which compulsory proceedings have been taken during the past year 3			.....
21. Aggregate amount of mortgages on which compulsory proceedings have been taken during the past year		1,522 80	
22. Value of mortgaged property held for sale		378,627 03	
23. Amount chargeable against such property		378,627 03	
24. Present cash value of investments on mortgages and other securities		1,108,907 74	
25. Rate or rates per cent at which the future repayments are discounted in ascertaining present cash value—Rates they yield			.....
26. Estimated average rate mortgages or other securities respectively yield—7·70 per cent			.....
27. Estimated average rate current during the year—7 per cent.			.....
28. Estimated average rate mortgages or other securities were originally calculated to yield—6 to 10 per cent.			.....

Before
A. E. HOSKIN,
A Commissioner, &c.
TORONTO, 9th March 1899.

Before
D. O. ROSS,
Justice of the Peace.
WINNIPEG, 4th March, 1899.

Attested by
J. C. AIKINS,
President.

G. A. MUTTLEBURY,
Manager.

STATEMENT of the Affairs of the Vickers Express Company (Limited), on the 31st December, 1898.

(*As required to be furnished by the Department of Finance.*)

INCORPORATED UNDER THE PROVISIONS OF THE JOINT STOCK COMPANIES ACT, 1887.

CAPITAL STOCK.

President—WILLIAM W. VICKERS.
Vice-President—VICTOR G. R. VICKERS.

CAPITAL AUTHORIZED.....$100,000.
CAPITAL SUBSCRIBED..... 50,000.
CAPITAL PAID UP..... 40,565.

Secretary-Treas.—A. A. VICKERS.
Head Office—Toronto.

(Not in operation in 1898.)

Attested by

W. W. VICKERS,
President.

Before
A. W. BALLANTYNE,
A Commissioner, &c.

TORONTO, 28th February, 1899.

THE TOTONTO GENERAL TRUSTS COMPANY, OFFICES AND SAFE DEPOSIT VAULTS.

TORONTO, 22nd February, 1899.

The Honourable
The Minister of Finance,
Ottawa, Ont.

DEAR SIR,—*Re* Farmers Loan in liquidation. Permit me to call attention to my letter to you of the 1st February, 1898, and to repeat, that as the Farmers' Loan is in process of liquidation it will be impossible to observe the provisions of the Dominion Act, 43 Vic., Chap. 43. We will be pleased, however, to give you any information we can in regard to the liquidation on hearing from you.

Yours truly,

THE TORONTO GENERAL TRUSTS CO.,
Liquidator.

J. W. LANGMUIR,
Managing Director.